

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Filing at a Glance

Company: Metropolitan Group Property and Casualty Insurance Company
 Product Name: Rating
 State: Arkansas
 TOI: 19.0 Personal Auto
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Filing Type: Rate/Rule
 Date Submitted: 03/09/2015
 SERFF Tr Num: METX-G129966115
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: AR004700200012

 Effective Date: 04/12/2015
 Requested (New):
 Effective Date: 05/17/2015
 Requested (Renewal):
 Author(s): Richard Collard
 Reviewer(s): Alexa Grissom (primary)
 Disposition Date: 04/14/2015
 Disposition Status: Filed
 Effective Date (New): 04/12/2015
 Effective Date (Renewal): 05/17/2015

State Filing Description:

State: Arkansas Filing Company: Metropolitan Group Property and Casualty Insurance Company
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
 Product Name: Rating
 Project Name/Number: /AR004700200012

General Information

Project Name: Status of Filing in Domicile:
 Project Number: AR004700200012 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 04/14/2015
 State Status Changed: Deemer Date:
 Created By: Richard Collard Submitted By: Richard Collard
 Corresponding Filing Tracking Number:

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

The automobile rates currently in use by Metropolitan Group Property and Casualty Insurance Company were filed with the Arkansas Department of Insurance, effective November 3, 2014 for new business and December 8, 2014 for renewal business.

The following changes are proposed in this filing:

I. Rate Change

	Liability	NF Phys Dam	Total	
Base Rates	2.3%	6.9%	-2.5%	0.2%
Xcelerate	-2.1%	-6.5%	2.6%	-0.1%
Total	0.0%	-0.1%	0.0%	0.0%

II. Summary

1. Base Rates are revised by coverage and territory to off-balance the rate impact resulting from the introduction of Xcelerate.
2. Introduction of Xcelerate
 With this revision, our rating structure has been revised to accommodate a more streamlined quoting process. As a result, the following changes have been made:
 - Classifications (Manual Rule 8):
Usage (except for Business) and Mileage are no longer used in determining class factors.
 - Prior Insurance Plan (Manual Rule 13) is only applicable to renewal business presently receiving this surcharge.
 - Prior Carrier Factor (Manual Rule 14) has been introduced for new business with an application written date on or after the new business effective date of this revision.
 - Driver Safety Course Discount (Manual Rule 26) has been revised and has been clarified to

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

incorporate the new driver assignment logic.

- Anti-Theft Device Discount (Manual Rule 28) has been removed.
- Resident Student Discount (Manual Rule 21) has been removed.
- Vehicle Protective Enclosure Discount (Manual Rule 22) has been removed.

-- Rate Page Changes:
 Rating Steps have been updated to incorporate all of the above changes.
 Usage factors (except for Business) have been removed from the class pages.
 Tier points for Tier Assignment Rule 7a have been revised.
 Tier Assignment Rule 12b has been removed.
 A new Tier Assignment Rule 12b has been introduced.
 Tier Assignment Rule 18 has been removed.

3. Rate Pages

The following rate pages have editorial clarifications:

- Rule 38 - My Journey Enrollment Discount has been clarified to apply to Medical Coverage; rate pages 18-19.
- Rule 39 - My Journey Discount has been clarified to apply to Medical Coverage; rate pages 20-23.

Company and Contact

Filing Contact Information

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

Filing Company Information

Metropolitan Group Property and Casualty Insurance Company	CoCode: 34339	State of Domicile: Rhode Island
700 Quaker Lane	Group Code: 241	Company Type: Property and Casualty
Warwick, RI 02887	Group Name: Metropolitan Property and Casualty Insurance Company	State ID Number:
(401) 827-2000 ext. [Phone]	FEIN Number: 13-2915260	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Metropolitan Group Property and Casualty Insurance Company	\$50.00	03/09/2015	93236875

State: Arkansas

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

Product Name: Rating

Project Name/Number: /AR004700200012

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/14/2015	04/14/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	04/13/2015	04/13/2015
Pending Industry Response	Alexa Grissom	04/09/2015	04/09/2015
Pending Industry Response	Alexa Grissom	04/07/2015	04/07/2015
Pending Industry Response	Alexa Grissom	03/19/2015	03/19/2015

Response Letters

Responded By	Created On	Date Submitted
Richard Collard	04/13/2015	04/13/2015
Richard Collard	04/09/2015	04/09/2015
Richard Collard	04/07/2015	04/07/2015
Richard Collard	03/30/2015	03/30/2015

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	APCS-Auto Premium Comparison Survey	Richard Collard	04/13/2015	04/13/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Implementation	Note To Reviewer	Richard Collard	04/09/2015	04/09/2015
APCS form	Note To Reviewer	Richard Collard	04/09/2015	04/09/2015
Status	Note To Reviewer	Richard Collard	04/07/2015	04/07/2015
Install	Note To Reviewer	Richard Collard	04/01/2015	04/01/2015

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Disposition

Disposition Date: 04/14/2015

Effective Date (New): 04/12/2015

Effective Date (Renewal): 05/17/2015

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 Group Property and Casualty Insurance Company	0.000%	0.000%	\$0	2,705	\$5,320,785	15.900%	-18.600%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Rate Change Exhibit	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Prior Carrier Loss Ratio Exhibit	Filed	Yes
Rate	MGPC Rate pages	Filed	Yes
Rate	MGPC Auto Manual	Filed	Yes

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/13/2015
Submitted Date	04/13/2015
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. The test on the APCS is rejecting the date. The NB text should be deleted. The Department acknowledges implementation of the filing.

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."

Sincerely,

Alexa Grissom

State: Arkansas Filing Company: Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/09/2015
Submitted Date	04/09/2015
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS still has two effectives dates in the date area. Please edit it to have only one date.

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."

Sincerely,
Alexa Grissom

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/07/2015
Submitted Date	04/07/2015
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. There should only be one effective date in the appropriate tab.

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."

Sincerely,

Alexa Grissom

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/19/2015
Submitted Date	03/19/2015
Respond By Date	

Dear Dawn Kelly,

Introduction:

This will acknowledge receipt of the captioned filing. The NAIC number must be added to the APCS. Please justify the prior carrier factors.

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."

Sincerely,
Alexa Grissom

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State:

Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Rating

Project Name/Number:

/AR004700200012

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/13/2015
Submitted Date	04/13/2015

Dear Alexa Grissom,

Introduction:

Good afternoon:

Response 1

Comments:

APCS

Changed Items:

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>Copy of AR_A_MGPC_Premium Comparisons 04-2015.PDF Copy of AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Richard Collard

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/09/2015
Submitted Date	04/09/2015

Dear Alexa Grissom,

Introduction:

Good afternoon:

Response 1

Comments:

We have revised the APCS form as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Copy of AR_A_MGPC_Premium Comparisons 04-2015.PDF Copy of AR_A_MGPC_Premium Comparisons 04-2015.XLS
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State:

Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Rating

Project Name/Number:

/AR004700200012

Please contact us with any additional questions.

Sincerely,

Richard Collard

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/07/2015
Submitted Date	04/07/2015

Dear Alexa Grissom,

Introduction:

Good afternoon:

Response 1

Comments:

We have revised the effective date on the APCS form.

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. Thank you.

Sincerely,

Richard Collard

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/30/2015
Submitted Date	03/30/2015

Dear Alexa Grissom,

Introduction:

Good afternoon:

Response 1

Comments:

Please see the attached Prior Carrier Loss Ratio Exhibit, which provides support for the selected prior carrier factors. We have also revised the APCS which is also attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Supporting Document Schedule Item Changes

Satisfied - Item: APCS-Auto Premium Comparison Survey

Comments:

Attachment(s): AR_A_MGPC_Premium Comparisons 04-2015.PDF
AR_A_MGPC_Premium Comparisons 04-2015.XLS

Previous Version

Satisfied - Item: APCS-Auto Premium Comparison Survey

Comments:

Attachment(s): AR_A_MGPC_Premium Comparisons 04-2015.PDF
AR_A_MGPC_Premium Comparisons 04-2015.XLS

Satisfied - Item: Prior Carrier Loss Ratio Exhibit

Comments:

Attachment(s): Prior Carrier Loss Ratio Exhibit.PDF

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

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State:

Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Rating

Project Name/Number:

/AR004700200012

Amendment Letter

Submitted Date: 04/13/2015

Comments:

APCS

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Supporting Document Schedule Item Changes

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>Copy of AR_A_MGPC_Premium Comparisons 04-2015.PDF Copy of AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS</i>

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Note To Reviewer

Created By:

Richard Collard on 04/09/2015 12:59 PM

Last Edited By:

Alexa Grissom

Submitted On:

04/14/2015 08:15 AM

Subject:

Implementation

Comments:

We will be implementing this filing tomorrow effective 4/12/15 & 5/17/15.

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

NAIC Number: 34339
 Company Name: Metropolitan Group Property & Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 4/12/2015

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

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

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66		
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246		
	100/300/50 Liability with Comprehensive and Collision		\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038		
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079		
	100/300/50 Liability with Comprehensive and Collision		\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921		
2010 Honda Odyssey "EX"	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128		
	100/300/50 Liability with Comprehensive and Collision		\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490		
	100/300/50 Liability with Comprehensive and Collision		\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267		
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028		
	100/300/50 Liability with Comprehensive and Collision		\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693		
2010 Hyundai Santa Fe Se 4X2	Minimum Liability		\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064		
	Minimum Liability with Comprehensive and Collision		\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171		
	100/300/50 Liability with Comprehensive and Collision		\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974		

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Note To Reviewer

Created By:

Richard Collard on 04/09/2015 12:24 PM

Last Edited By:

Alexa Grissom

Submitted On:

04/14/2015 08:15 AM

Subject:

APCS form

Comments:

We have only listed the new business date on the form.

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

NAIC Number: 34339
 Company Name: Metropolitan Group Property & Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 4/12/2015

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Assumptions to Use:

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

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66		
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246		
	100/300/50 Liability with Comprehensive and Collision		\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038		
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079		
	100/300/50 Liability with Comprehensive and Collision		\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921		
2010 Honda Odyssey "EX"	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128		
	100/300/50 Liability with Comprehensive and Collision		\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490		
	100/300/50 Liability with Comprehensive and Collision		\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267		
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028		
	100/300/50 Liability with Comprehensive and Collision		\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693		
2010 Hyundai Santa Fe Se 4X2	Minimum Liability		\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064		
	Minimum Liability with Comprehensive and Collision		\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171		
	100/300/50 Liability with Comprehensive and Collision		\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974		

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Note To Reviewer

Created By:

Richard Collard on 04/07/2015 09:34 AM

Last Edited By:

Alexa Grissom

Submitted On:

04/14/2015 08:15 AM

Subject:

Status

Comments:

Could you please provide a status update on this filing? Thank you.

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Note To Reviewer

Created By:

Richard Collard on 04/01/2015 10:14 AM

Last Edited By:

Alexa Grissom

Submitted On:

04/14/2015 08:15 AM

Subject:

Install

Comments:

We would like to install these rates tomorrow due to a system install cut off. Would it be possible to receive approval from the Department by 4/2/15? Thank you.

State: Arkansas **Filing Company:** Metropolitan Group Property and Casualty Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Post Submission Update Request Processed On 04/09/2015

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

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	04/12/2015	04/11/2015
Effective Date Requested (Renew)	05/17/2015	05/16/2015

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State: Arkansas

Filing Company: Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 11/03/2014

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 Group Property and Casualty Insurance Company	0.000%	0.000%	\$0	2,705	\$5,320,785	15.900%	-18.600%

SERFF Tracking #:

METX-G129966115

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

AR004700200012

State:

Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Rating

Project Name/Number:

/AR004700200012

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 04/14/2015	MGPC Rate pages	Rate 1-29	Replacement		AR_A_MGPC_FINAL RATE PAGES 04-2015 (3).PDF
2	Filed 04/14/2015	MGPC Auto Manual	Index, Rule pages 1-69	Replacement		AR GROUP AUTO MANUAL-Xcelerate-Prior Carrier Factor-Proposed-04-2015 (2).PDF

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

RATING STEPS

STEP 1 - Determine: Rating Territory (See Territories Tab)
 Symbol (See Symbols Tab)

STEP 2 - Select the applicable semi-annual base rates from the base rate page.

STEP 3 - Liability Coverages: Bodily Injury (BI), Property Damage (PD), Medical Expense (MED),
 Medical & Hospital Benefits portion of Personal Injury Protection (PIP),
 Uninsured Motorist Bodily Injury (UM), Underinsured Motorist Bodily Injury (UIM),
 and Uninsured Motorist Property Damage (UMPD)

For each vehicle and coverage multiply the base rate by the increased limit factor, and round to the nearest whole dollar after each calculation. (For CSL, apply the CSL BI increased limit factor to the BI base rate and the CSL PD increased limit factor to the PD base rate. Apply the CSL factor in STEP 5 to both the BI and PD rate. Add together after STEP 5.)

Refer to STEP 5 for additional modifications to these premiums.

Accidental Death Benefits and Income Disability Benefits portions of Personal Injury Protection (PIP)

Refer to #31 of STEP 5 for additional modifications to these premiums.

STEP 4 - Physical Damage Coverages: Comprehensive (COMP) and Collision (COLL)

For each vehicle and coverage multiply the base rate by the following factors, and round to the nearest whole dollar after each calculation.

1. Symbol Factor
2. Model Year Factor
3. Deductible Factor
4. Subsequent Model Year Factor (if applicable)

Refer to STEP 5 for additional modifications to these premiums.

Physical Damage Coverages: Towing (TOW)

For each vehicle add the appropriate increased limit dollar amount (Rule 50) to the base rate.

For rounding purposes, a premium involving \$ 0.50 or more shall be rounded to the next higher dollar amount.

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

RATING STEPS

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

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

Order of Application of Rate Modifications:	<u>Rule</u>
1. Classification Rating Factor	8 (refer to Rate Pages 7-13)
2. CSL Differential	Refer to Rate Page 4
3. GrandProtect Factor	Refer to Rate Page 16
4. Tier Factor	Refer to Rate Pages 14 - 15
5. Personal Financial Management (PFM)	12
6. Welcome Discount	36
7. MetRewards	16
8. Prior Insurance Plan Factor	13
9. Prior Carrier Factor	14
10. Motor Home Factor	45
11. Antique Auto Factor	41
12. Mass Merchandising Account Deviation	25
13. Preferred Employer Discount	37
14. Auto Policy Plus	27
15. Safety Device Discount	18
16. Good Student Discount	29
17. Unverifiable MVR/International License F	33
18. Driving Safety Course Discounts	26
19. Performance Vehicle Factor	31
20. Homeownership Discount	30
21. Payroll Deduction/Expressit Discount	23
22. Employment Tenure Discount	24
23. Vehicle Rating Group (VRG)	11
24. Rate Cap Factor	34-35
25. Experience Rating Plan	10
26. My Journey Enrollment Discount	Refer to Rate Pages 18-19
27. My Journey Discount	Refer to Rate Pages 20-24
28. GrandProtect Flat Dollar Charge	Refer to Rate Page 16
29. Policy Term Factor	Refer to Rate Page 17
30. My Journey Technology Fee	Refer to Rate Page 3

Note: For trailers designed for use with a private passenger automobile and for antiques, classics, replicas, and custom built automobiles refer to the Miscellaneous Types Rule.

Metropolitan Group Property and Casualty Insurance Company

Private Passenger Automobile

ARKANSAS

SEMI-ANNUAL BASE RATES

Territory	BI	PD	UM	UIM	UMPD	MED	PIP	COMP	COLL	TOW
1	109	91	19	32	16	33	94	59	161	4
2	139	127	23	32	19	33	124	47	191	4
3	107	94	20	30	14	27	79	38	141	4
4	148	119	22	32	11	45	92	49	157	4
5	156	129	25	39	19	31	125	46	174	4
6	137	112	21	34	17	24	118	48	173	4
7	168	129	21	32	16	24	106	68	176	4
8	125	127	24	40	19	42	95	50	173	4
9	121	103	17	25	11	30	74	38	150	4
10	128	114	22	32	16	20	108	55	231	4
11	123	102	18	29	17	31	83	43	164	4
12	168	118	19	30	16	32	91	51	176	4
13	153	123	30	39	19	27	124	54	184	4
15	142	113	28	35	18	29	111	45	168	4
28	161	128	24	39	19	30	117	46	178	4
29	108	88	20	32	13	30	88	39	148	4
30	122	113	17	27	13	32	83	39	150	4

My Journey Technology Fee

Apply to each vehicle participating in the My Journey Program until the maximum fee is received.

Policy Term	BI	PD	PIP
Semi - Annual	7	6	2
Annual	14	12	4

Maximum Fee Per Vehicle 60

Personal Injury
Protection

Accidental Death Benefits 2
Income Disability Benefits 3

Metropolitan Group Property and Casualty Insurance Company

**ARKANSAS Private Passenger Automobile
LIABILITY RATING FACTORS**

BODILY INJURY	
LIMIT	FACTOR
25/50	1.00
50/100	1.28
100/300	1.44
250/500	1.63

PROPERTY DAMAGE	
LIMIT	FACTOR
25,000	1.16
50,000	1.18
100,000	1.20
150,000	1.22
200,000	1.24
250,000	1.25

COMBINED SINGLE LIMIT LIABILITY		
LIMIT	FACTOR	
	BODILY INJURY	PROPERTY DAMAGE
100	1.44	1.20
300	1.73	1.26
500	2.07	1.30

CSL FACTOR: 0.975

UNINSURED/UNDERINSURED MOTORIST BODILY INJURY	
LIMIT	FACTOR
25/50	1.00
50/100	1.31
100/100	1.40
100/300	1.57
300/300	1.85
250/500	1.90
500/500	2.15

UNINSURED MOTORIST PROPERTY DAMAGE	
LIMIT	FACTOR
25,000	1.00
50,000	1.30
100,000	1.57

MEDICAL EXPENSE	
LIMIT	FACTOR
1,000	1.00
2,500	1.50
5,000	2.50
10,000	3.75
25,000	4.75
50,000	5.50
100,000	6.25

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS

COMPREHENSIVE SYMBOL FACTORS			
1	0.62	34	6.69
2	0.68	35	6.89
3	0.74	36	7.09
4	0.94	37	7.27
5	1.14	38	7.47
6	1.34	39	7.67
7	1.54	40	7.87
8	1.74	41	8.07
10	1.94	42	8.27
11	2.14	43	8.47
12	2.34	44	8.67
13	2.52	45	8.86
14	2.72	46	9.06
15	2.92	47	10.13
16	3.12	48	11.15
17	3.32	49	12.27
18	3.52	50	13.50
19	3.72	51	14.58
20	3.92	52	15.74
21	4.11	53	16.53
22	4.31	54	17.36
23	4.50	55	18.22
24	4.70	56	19.13
25	4.90	57	20.10
26	5.10	58	21.09
27	5.30	59	21.94
28	5.50	60	22.82
29	5.69	61	23.72
30	5.89	62	24.68
31	6.09	63	25.66
32	6.29	64	26.69
33	6.49		

COLLISION SYMBOL FACTORS			
1	0.39	34	3.65
2	0.45	35	3.76
3	0.51	36	3.86
4	0.57	37	3.97
5	0.66	38	4.08
6	0.75	39	4.19
7	0.86	40	4.30
8	0.97	41	4.40
10	1.07	42	4.51
11	1.18	43	4.62
12	1.28	44	4.73
13	1.40	45	4.83
14	1.50	46	4.94
15	1.61	47	5.36
16	1.71	48	5.79
17	1.82	49	6.25
18	1.94	50	6.69
19	2.04	51	7.09
20	2.15	52	7.51
21	2.25	53	7.96
22	2.36	54	8.37
23	2.47	55	8.78
24	2.58	56	9.22
25	2.68	57	9.69
26	2.79	58	10.07
27	2.89	59	10.47
28	3.01	60	10.89
29	3.12	61	11.33
30	3.22	62	11.78
31	3.33	63	12.25
32	3.43	64	12.74
33	3.55		

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS

MODEL YEAR FACTORS		
MODEL YEAR	COMP	COLL
2015	2.64	2.64
2014	2.51	2.51
2013	2.39	2.39
2012	2.28	2.28
2011	2.17	2.17
2010	2.07	2.07
2009	1.97	1.97
2008	1.88	1.88
2007	1.79	1.79
2006	1.71	1.71
2005	1.63	1.63
2004	1.55	1.55
2003	1.48	1.48
2002	1.41	1.41
2001	1.34	1.34
2000	1.28	1.28
1999	1.22	1.22
1998	1.16	1.16
1997	1.10	1.10
1996	1.05	1.05
1995	1.00	1.00
1994	0.95	0.95
1993	0.91	0.91
1992	0.86	0.86
1991	0.82	0.82
1990	0.78	0.78
1989	0.75	0.75
1988	0.71	0.71
1987	0.68	0.68
1986	0.64	0.64
1985	0.61	0.61
1984 & PRIOR	0.58	0.58

DEDUCTIBLE FACTORS COMPREHENSIVE		
Deductible	Without Glass Buyback	With Glass Buyback
FULL	1.00	1.00
\$50	0.85	0.88
\$100	0.70	0.79
\$200	0.60	0.71
\$250	0.58	0.70
\$300	0.53	0.66
\$500	0.45	0.59
\$750	0.44	0.56
\$1,000	0.40	0.53
\$1,500	0.39	0.51
\$2,000	0.38	0.49
\$2,500	0.37	0.48
\$5,000	0.33	0.44

DEDUCTIBLE FACTORS COLLISION All Model Years	
Deductible	All Vehicle Symbols
\$100	1.00
\$200	0.85
\$250	0.80
\$300	0.65
\$500	0.60
\$750	0.54
\$1,000	0.40
\$1,500	0.39
\$2,000	0.38
\$2,500	0.37
\$5,000	0.33

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Bodily Injury Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	4.882	4.564	3.131	2.866
17	all	4.882	4.564	3.131	2.866
18	all	4.882	4.564	3.131	2.866
19	0	4.670	4.264	3.055	2.758
19	1	4.003	3.655	2.618	2.364
19	2 or more	3.336	3.046	2.182	1.970
20	0	4.564	4.033	3.017	2.653
20	1	3.912	3.457	2.586	2.274
20	2 or more	3.260	2.881	2.155	1.895
21	< 3	3.215	2.829	2.128	1.837
21	3 or more	3.033	2.669	2.008	1.733
22	all	2.365	2.123	1.601	1.359
23	all	2.329	2.086	1.577	1.334
24	all	2.293	2.050	1.553	1.310
25	all	1.880			
26	all	1.807			
27	all	1.795			
28	all	1.759			
29	all	1.577			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	1.759	1.213	1.019
26	-----	1.553	1.201	1.007
27	-----	1.456	1.189	0.995
28	-----	1.397	1.177	0.983
29	-----	1.395	1.164	0.910
30	1.359	1.334	1.140	0.885
31-35	1.334	1.334	1.116	0.885
36-40	1.293	1.276	1.104	0.873
41-45	1.279	1.276	1.092	0.873
46-50	1.157	1.215	1.080	0.861
51-55	1.092	1.092	1.069	0.838
56-60	1.055	1.092	1.049	0.852
61-65	1.031	1.173	1.031	0.882
66-70	1.031	1.274	1.031	0.910
71-75	1.177	1.395	1.177	0.970
76-80	1.456	1.577	1.456	1.092
81	1.504	1.601	1.504	1.146
82	1.552	1.625	1.552	1.201
83	1.600	1.649	1.600	1.256
84	1.648	1.673	1.648	1.311
85+	1.698	1.698	1.698	1.365

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	0.799	0.676	0.648
2	0.854	0.672	0.648
3 +	0.854	0.750	0.738

Usage	Factor
Business	1.166

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Property Damage Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	4.538	4.382	3.088	2.702
17	all	4.538	4.382	3.088	2.702
18	all	4.538	4.382	3.088	2.702
19	0	4.428	4.148	3.013	2.638
19	1	3.796	3.556	2.582	2.261
19	2 or more	3.163	2.963	2.152	1.884
20	0	4.371	4.068	2.975	2.604
20	1	3.746	3.487	2.550	2.232
20	2 or more	3.122	2.906	2.125	1.860
21	< 3	3.060	2.801	2.070	1.814
21	3 or more	2.942	2.693	1.990	1.744
22	all	2.349	2.154	1.592	1.395
23	all	2.319	2.128	1.573	1.377
24	all	2.289	2.098	1.555	1.359
25	all	1.729			
26	all	1.675			
27	all	1.622			
28	all	1.568			
29	all	1.514			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	1.844	1.331	1.192
26	-----	1.778	1.314	1.174
27	-----	1.711	1.297	1.157
28	-----	1.644	1.281	1.139
29	-----	1.577	1.264	1.121
30	1.461	1.511	1.247	1.103
31-35	1.407	1.444	1.230	1.085
36-40	1.353	1.377	1.214	1.067
41-45	1.300	1.310	1.197	1.049
46-50	1.246	1.244	1.180	1.031
51-55	1.191	1.195	1.164	1.013
56-60	1.202	1.202	1.147	0.996
61-65	1.226	1.351	1.129	0.976
66-70	1.357	1.421	1.253	1.095
71-75	1.426	1.643	1.515	1.382
76-80	1.725	1.865	1.695	1.413
81	1.798	1.909	1.774	1.512
82	1.870	1.953	1.852	1.611
83	1.942	1.997	1.930	1.710
84	2.014	2.041	2.008	1.809
85 +	2.087	2.087	2.087	1.910

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	0.771	0.622	0.593
2	0.795	0.661	0.593
3 +	0.795	0.708	0.683

Usage	Factor
Business	1.410

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Medical Expense Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	3.256	4.305	3.135	3.642
17	all	3.256	4.305	3.135	3.642
18	all	3.256	4.305	3.135	3.642
19	0	3.177	4.194	2.925	3.532
19	1	2.723	3.595	2.507	3.028
19	2 or more	2.269	2.996	2.089	2.523
20	0	3.090	4.138	2.836	3.311
20	1	2.648	3.547	2.431	2.838
20	2 or more	2.207	2.956	2.026	2.365
21	< 3	2.173	2.909	1.870	2.307
21	3 or more	2.050	2.744	1.764	2.176
22	all	1.634	2.182	1.406	1.640
23	all	1.602	2.151	1.324	1.577
24	all	1.583	2.119	1.248	1.514
25	all	1.391			
26	all	1.295			
27	all	1.200			
28	all	1.104			
29	all	1.009			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	1.861	1.072	1.331
26	-----	1.839	1.009	1.327
27	-----	1.818	0.946	1.323
28	-----	1.796	0.915	1.319
29	-----	1.775	0.883	1.316
30	1.009	1.753	0.864	1.312
31-35	1.100	1.732	0.921	1.308
36-40	1.145	1.710	0.978	1.304
41-45	1.191	1.689	1.034	1.301
46-50	1.236	1.668	1.091	1.297
51-55	1.282	1.646	1.148	1.293
56-60	1.327	1.625	1.205	1.289
61-65	1.372	1.603	1.261	1.285
66-70	1.418	1.582	1.318	1.282
71-75	1.463	1.558	1.371	1.278
76-80	1.509	1.558	1.514	1.277
81	1.518	1.558	1.522	1.276
82	1.527	1.558	1.530	1.276
83	1.536	1.558	1.538	1.276
84	1.545	1.558	1.546	1.276
85 +	1.554	1.558	1.554	1.275

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	0.760	0.497	0.478
2	0.792	0.615	0.478
3 +	0.792	0.698	0.594

Usage	Factor
Business	1.285

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Personal Injury Protection Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	2.338	3.616	2.348	3.462
17	all	2.338	3.616	2.348	3.462
18	all	2.338	3.616	2.348	3.462
19	0	2.279	3.527	2.290	3.377
19	1	1.954	3.023	1.963	2.894
19	2 or more	1.628	2.519	1.636	2.412
20	0	2.251	3.483	2.261	3.273
20	1	1.930	2.986	1.938	2.806
20	2 or more	1.608	2.488	1.615	2.338
21	< 3	1.544	2.385	1.551	2.219
21	3 or more	1.514	2.338	1.521	2.175
22	all	1.211	1.870	1.217	1.720
23	all	1.193	1.847	1.199	1.698
24	all	1.178	1.823	1.184	1.674
25	all	1.033			
26	all	1.033			
27	all	1.033			
28	all	1.033			
29	all	1.033			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	1.603	1.036	1.363
26	-----	1.603	1.028	1.363
27	-----	1.603	1.021	1.363
28	-----	1.603	1.014	1.363
29	-----	1.603	1.007	1.363
30	1.033	1.550	1.000	1.363
31-35	1.033	1.503	0.993	1.363
36-40	1.033	1.457	0.986	1.363
41-45	1.033	1.411	0.979	1.286
46-50	1.033	1.364	0.971	1.209
51-55	1.033	1.318	0.964	1.133
56-60	1.033	1.272	0.957	1.056
61-65	0.885	1.226	0.885	0.885
66-70	0.885	1.179	0.885	0.885
71-75	0.885	1.141	0.885	0.885
76-80	0.885	1.095	0.885	0.885
81	0.885	1.137	0.885	0.885
82	0.885	1.179	0.885	0.885
83	0.885	1.221	0.885	0.885
84	0.885	1.263	0.885	0.885
85 +	0.885	1.306	0.885	0.885

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	0.894	0.661	0.630
2	0.994	0.768	0.630
3 +	0.994	0.890	0.858

Usage	Factor
Business	1.048

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Uninsured Motorists (UM, UIM, UMPD) Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	1.101	1.284	1.101	1.284
17	all	1.101	1.284	1.101	1.284
18	all	1.101	1.284	1.101	1.284
19	0	1.101	1.284	1.101	1.284
19	1	1.101	1.284	1.101	1.284
19	2 or more	1.101	1.284	1.101	1.284
20	0	1.101	1.284	1.101	1.284
20	1	1.101	1.284	1.101	1.284
20	2 or more	1.101	1.284	1.101	1.284
21	< 3	1.101	1.284	1.101	1.284
21	3 or more	1.101	1.284	1.101	1.284
22	all	1.101	1.284	1.101	1.284
23	all	1.101	1.284	1.101	1.284
24	all	1.101	1.284	1.101	1.284
25	all	0.935			
26	all	0.935			
27	all	0.935			
28	all	0.935			
29	all	0.935			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	1.091	0.935	1.091
26	-----	1.091	0.935	1.060
27	-----	1.091	0.935	1.030
28	-----	1.091	0.935	0.999
29	-----	1.091	0.935	0.969
30	0.935	1.091	0.935	0.938
31-35	0.908	1.091	0.908	0.908
36-40	0.877	1.091	0.877	0.877
41-45	0.847	1.091	0.847	0.847
46-50	0.816	1.091	0.816	0.816
51-55	0.786	1.091	0.786	0.786
56-60	0.756	0.972	0.780	0.756
61-65	0.727	0.890	0.780	0.655
66-70	0.655	0.873	0.656	0.655
71-75	0.655	0.873	0.656	0.655
76-80	0.655	0.873	0.656	0.655
81	0.655	0.873	0.656	0.655
82	0.655	0.873	0.656	0.655
83	0.655	0.873	0.656	0.655
84	0.655	0.873	0.656	0.655
85 +	0.655	0.873	0.656	0.655

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.186	0.814	0.780
2	1.216	1.029	0.780
3 +	1.216	1.029	0.916

Usage	Factor
Business	1.000

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Comprehensive Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	1.307	0.985	1.307	0.985
17	all	1.307	0.985	1.307	0.985
18	all	1.307	0.985	1.307	0.985
19	0	1.307	0.985	1.307	0.985
19	1	1.307	0.985	1.307	0.985
19	2 or more	1.307	0.985	1.307	0.985
20	0	1.307	0.985	1.307	0.985
20	1	1.307	0.985	1.307	0.985
20	2 or more	1.307	0.985	1.307	0.985
21	< 3	1.307	0.985	1.307	0.985
21	3 or more	1.307	0.985	1.307	0.985
22	all	1.307	0.985	1.307	0.985
23	all	1.307	0.985	1.307	0.985
24	all	1.307	0.985	1.307	0.985
25	all	1.093			
26	all	1.093			
27	all	1.093			
28	all	1.093			
29	all	1.093			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	0.836	1.111	0.771
26	-----	0.836	1.111	0.771
27	-----	0.836	1.111	0.771
28	-----	0.836	1.111	0.771
29	-----	0.836	1.111	0.771
30	1.093	0.836	1.111	0.771
31-35	1.093	0.836	1.111	0.771
36-40	1.093	0.836	1.111	0.752
41-45	0.975	0.836	1.111	0.718
46-50	0.975	0.836	1.111	0.697
51-55	0.858	0.769	1.111	0.674
56-60	0.763	0.733	1.080	0.580
61-65	0.695	0.663	0.960	0.497
66-70	0.573	0.589	0.905	0.450
71-75	0.545	0.550	0.704	0.334
76-80	0.545	0.508	0.697	0.299
81	0.545	0.508	0.697	0.297
82	0.545	0.508	0.697	0.295
83	0.545	0.508	0.697	0.293
84	0.545	0.508	0.697	0.291
85 +	0.545	0.508	0.697	0.289

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	1.101	1.056	1.005
2	1.051	0.946	1.005
3 +	1.051	1.084	1.156

Usage	Factor
Business	1.119

**Metropolitan Group Property and Casualty Insurance Company
ARKANSAS Private Passenger Automobile**

Collision Class Factors

Youthful Operators

Adult Operators

Age of Rated Driver	Years Licensed	Unmarried Male	Unmarried Female	Married Male	Married Female
16	all	5.009	4.370	5.009	2.878
17	all	5.009	4.370	5.009	2.878
18	all	5.009	4.370	5.009	2.878
19	0	4.903	4.263	4.903	2.771
19	1	4.202	3.654	4.202	2.375
19	2 or more	3.502	3.045	3.502	1.979
20	0	4.838	4.199	4.519	2.698
20	1	4.147	3.599	3.874	2.312
20	2 or more	3.456	2.999	3.228	1.927
21	< 3	3.389	2.953	3.179	1.905
21	3 or more	3.197	2.786	2.999	1.797
22	all	2.497	2.223	2.192	1.413
23	all	2.436	2.132	2.132	1.395
24	all	2.375	2.058	2.071	1.376
25	all	2.119			
26	all	2.021			
27	all	1.921			
28	all	1.822			
29	all	1.722			

Age of Rated Driver	Unmarried Male	Unmarried Female	Married Male	Married Female
25	-----	1.827	1.628	1.236
26	-----	1.736	1.524	1.197
27	-----	1.644	1.498	1.157
28	-----	1.553	1.473	1.129
29	-----	1.504	1.386	1.101
30	1.624	1.462	1.283	1.073
31-35	1.524	1.401	1.257	1.072
36-40	1.404	1.340	1.231	1.071
41-45	1.315	1.279	1.207	1.038
46-50	1.225	1.230	1.156	1.005
51-55	1.199	1.172	1.105	0.944
56-60	1.163	1.116	1.054	0.899
61-65	1.127	1.156	1.035	0.899
66-70	1.157	1.236	1.157	0.955
71-75	1.181	1.357	1.181	1.039
76-80	1.462	1.477	1.462	1.228
81	1.510	1.507	1.510	1.278
82	1.559	1.537	1.559	1.329
83	1.608	1.567	1.608	1.380
84	1.657	1.597	1.657	1.431
85 +	1.705	1.627	1.705	1.481

Driver/Vehicle Combinations for All Operators

Usage Factors for Adult Operators

Number of Drivers	Number of Vehicles		
	1 Vehicle	2 Vehicles	3 + Vehicles
1	0.754	0.664	0.632
2	0.735	0.631	0.632
3 +	0.735	0.631	0.670

Usage	Factor
Business	1.112

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Factors

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only) and Classic and Replica Vehicles.

A tier factor of 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages such as Substitute Transportation Expense.

Tier	BI	PD	UM/UIM/		PIP	COMP	COLL	TOW
			UMPD	MED				
1	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45
2	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47
3	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
4	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
5	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51
6	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53
7	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57
10	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61
12	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
13	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73
18	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
21	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82
22	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
23	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87
24	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
25	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
26	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
27	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
29	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
30	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
31	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
32	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13
33	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17
34	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
35	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24
36	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28
37	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
38	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35
39	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Factors

Determine the appropriate tier factor based on the tier criteria and the original effective date of the policy. The tier factors in the tables below apply to Private Passenger Automobiles, Motor Homes, Antique Autos (Liability coverages only) and Classic and Replica Vehicles.

A tier factor of 1.00 applies to all other vehicle types. Note that these factors do not apply to the premium for miscellaneous coverages such as Substitute Transportation Expense.

Tier	BI	PD	UM/UIM/		PIP	COMP	COLL	TOW
			UMPD	MED				
40	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44
41	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48
42	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52
43	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57
44	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62
45	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67
46	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72
47	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77
48	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82
49	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87
50	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93
51	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99
52	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05
53	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11
54	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17
55	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31
57	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38
58	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45
59	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52
60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60
61	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67
62	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
63	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84
64	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92
65	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01
66	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10
67	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19
68	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29
69	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39
70	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49
71	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59
72	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70
73	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81
74	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93
75-99	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04

Metropolitan Group Property & Casualty Insurance Company

Private Passenger Automobile

ARKANSAS

GRANDPROTECT - Factors and Additive Amounts

GrandProtect Factor

<u>Coverage</u>	<u>Factor</u>
Bodily Injury	1.01
Property Damage	1.01
Medical Payments	1.02
Personal Injury Protection	1.02
Uninsured Motorists Bodily Injury	1.01
Underinsured Motorists Bodily Injury	1.01
Uninsured Motorists Property Damage	1.01
Comprehensive	1.01
Collision	1.01

GrandProtect Semi Annual Flat Dollar Additive Amounts

<u>Coverage</u>	<u>Additive</u>	(per vehicle)
Collision	\$7.00	

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

Annual Policy Factors

<u>Coverage</u>	<u>Auto</u>
Bodily Injury	1.98
Property Damage	1.98
Medical Expense	1.98
PIP - Medical and Hospital Benefits	1.98
PIP - Income Disability Benefits	1.98
PIP - Accidental Death Benefits	1.98
Uninsured Motorists Bodily Injury	1.98
Underinsured Motorists Bodily Injury	1.98
Uninsured Motorists Property Damage	1.98
Comprehensive	1.98
Collision	1.98
Towing	1.98
Substitute Transportation	2.00
Motor Home Contents	2.00
Custom Sound Equipment	2.00
Sound Receiving Equipment (renewal business only)	2.00
Vehicle Conversion/Customization	2.00
Camping, Travel and Utility Trailers	1.98
Antique Auto Physical Damage	1.98

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

Rule 38 - My Journey Enrollment

The My Journey Enrollment Discount will apply to those vehicles participating in the My Journey program until the first renewal a valid My Journey score has been generated.

The following discounts shall apply to the Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Medical Expense, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Comprehensive, and Collision coverage premiums.

MetRewards	Experience Rating Plan	PFM Level	Age of Assigned Driver	Discount
None	>1.00	BD-BW,1A,01 or 1G	<=21	10%
None	>1.00	BD-BW,1A,01 or 1G	22-29	10%
None	>1.00	BD-BW,1A,01 or 1G	30-45	10%
None	>1.00	BD-BW,1A,01 or 1G	46+	8%
None	>1.00	CD-DW,1B,or 2A	<=21	10%
None	>1.00	CD-DW,1B,or 2A	22-29	10%
None	>1.00	CD-DW,1B,or 2A	30-45	10%
None	>1.00	CD-DW,1B,or 2A	46+	10%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	10%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	10%
None	>1.00	GD-HW,4A,4B	<=21	10%
None	>1.00	GD-HW,4A,4B	22-29	10%
None	>1.00	GD-HW,4A,4B	30-45	10%
None	>1.00	GD-HW,4A,4B	46+	10%
None	1.00	BD-BW,1A,01 or 1G	<=21	10%
None	1.00	BD-BW,1A,01 or 1G	22-29	8%
None	1.00	BD-BW,1A,01 or 1G	30-45	5%
None	1.00	BD-BW,1A,01 or 1G	46+	5%
None	1.00	CD-DW,1B,or 2A	<=21	10%
None	1.00	CD-DW,1B,or 2A	22-29	10%
None	1.00	CD-DW,1B,or 2A	30-45	8%
None	1.00	CD-DW,1B,or 2A	46+	5%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	10%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	8%
None	1.00	GD-HW,4A,4B	<=21	10%
None	1.00	GD-HW,4A,4B	22-29	10%
None	1.00	GD-HW,4A,4B	30-45	10%
None	1.00	GD-HW,4A,4B	46+	10%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	<=21	10%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	22-29	10%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	30-45	8%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	46+	5%
Clean in 3	>1.00	CD-DW,1B,or 2A	<=21	10%
Clean in 3	>1.00	CD-DW,1B,or 2A	22-29	10%
Clean in 3	>1.00	CD-DW,1B,or 2A	30-45	10%
Clean in 3	>1.00	CD-DW,1B,or 2A	46+	8%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	10%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	10%
Clean in 3	>1.00	GD-HW,4A,4B	<=21	10%
Clean in 3	>1.00	GD-HW,4A,4B	22-29	10%
Clean in 3	>1.00	GD-HW,4A,4B	30-45	10%
Clean in 3	>1.00	GD-HW,4A,4B	46+	10%
Clean in 3	1.00	BD-BW,1A,01 or 1G	<=21	10%
Clean in 3	1.00	BD-BW,1A,01 or 1G	22-29	8%
Clean in 3	1.00	BD-BW,1A,01 or 1G	30-45	5%
Clean in 3	1.00	BD-BW,1A,01 or 1G	46+	5%
Clean in 3	1.00	CD-DW,1B,or 2A	<=21	10%
Clean in 3	1.00	CD-DW,1B,or 2A	22-29	10%
Clean in 3	1.00	CD-DW,1B,or 2A	30-45	8%
Clean in 3	1.00	CD-DW,1B,or 2A	46+	5%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	10%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	8%
Clean in 3	1.00	GD-HW,4A,4B	<=21	10%
Clean in 3	1.00	GD-HW,4A,4B	22-29	10%
Clean in 3	1.00	GD-HW,4A,4B	30-45	10%
Clean in 3	1.00	GD-HW,4A,4B	46+	10%
Clean in 5	>1.00	BD-BW,1A,01 or 1G	<=21	10%
Clean in 5	>1.00	BD-BW,1A,01 or 1G	22-29	10%
Clean in 5	>1.00	BD-BW,1A,01 or 1G	30-45	8%
Clean in 5	>1.00	BD-BW,1A,01 or 1G	46+	5%
Clean in 5	>1.00	CD-DW,1B,or 2A	<=21	10%
Clean in 5	>1.00	CD-DW,1B,or 2A	22-29	10%

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

Rule 38 - My Journey Enrollment

The My Journey Enrollment Discount will apply to those vehicles participating in the My Journey program until the first renewal a valid My Journey score has been generated.

The following discounts shall apply to the Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Medical Expense, Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Comprehensive, and Collision coverage premiums.

MetRewards Level	Experience Rating Plan Factor	PFM Level	Age of Assigned Driver	Discount
Clean in 5	>1.00	CD-DW,1B,or 2A	30-45	10%
Clean in 5	>1.00	CD-DW,1B,or 2A	46+	8%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	10%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	10%
Clean in 5	>1.00	GD-HW,4A,4B	<=21	10%
Clean in 5	>1.00	GD-HW,4A,4B	22-29	10%
Clean in 5	>1.00	GD-HW,4A,4B	30-45	10%
Clean in 5	>1.00	GD-HW,4A,4B	46+	10%
Clean in 5	1.00	BD-BW,1A,01 or 1G	<=21	10%
Clean in 5	1.00	BD-BW,1A,01 or 1G	22-29	5%
Clean in 5	1.00	BD-BW,1A,01 or 1G	30-45	5%
Clean in 5	1.00	BD-BW,1A,01 or 1G	46+	5%
Clean in 5	1.00	CD-DW,1B,or 2A	<=21	10%
Clean in 5	1.00	CD-DW,1B,or 2A	22-29	8%
Clean in 5	1.00	CD-DW,1B,or 2A	30-45	5%
Clean in 5	1.00	CD-DW,1B,or 2A	46+	5%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	8%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	5%
Clean in 5	1.00	GD-HW,4A,4B	<=21	10%
Clean in 5	1.00	GD-HW,4A,4B	22-29	10%
Clean in 5	1.00	GD-HW,4A,4B	30-45	10%
Clean in 5	1.00	GD-HW,4A,4B	46+	8%
Clean in 7	>1.00	BD-BW,1A,01 or 1G	<=21	10%
Clean in 7	>1.00	BD-BW,1A,01 or 1G	22-29	10%
Clean in 7	>1.00	BD-BW,1A,01 or 1G	30-45	8%
Clean in 7	>1.00	BD-BW,1A,01 or 1G	46+	5%
Clean in 7	>1.00	CD-DW,1B,or 2A	<=21	10%
Clean in 7	>1.00	CD-DW,1B,or 2A	22-29	10%
Clean in 7	>1.00	CD-DW,1B,or 2A	30-45	10%
Clean in 7	>1.00	CD-DW,1B,or 2A	46+	8%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	10%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	10%
Clean in 7	>1.00	GD-HW,4A,4B	<=21	10%
Clean in 7	>1.00	GD-HW,4A,4B	22-29	10%
Clean in 7	>1.00	GD-HW,4A,4B	30-45	10%
Clean in 7	>1.00	GD-HW,4A,4B	46+	10%
Clean in 7	1.00	BD-BW,1A,01 or 1G	<=21	10%
Clean in 7	1.00	BD-BW,1A,01 or 1G	22-29	5%
Clean in 7	1.00	BD-BW,1A,01 or 1G	30-45	5%
Clean in 7	1.00	BD-BW,1A,01 or 1G	46+	5%
Clean in 7	1.00	CD-DW,1B,or 2A	<=21	10%
Clean in 7	1.00	CD-DW,1B,or 2A	22-29	8%
Clean in 7	1.00	CD-DW,1B,or 2A	30-45	5%
Clean in 7	1.00	CD-DW,1B,or 2A	46+	5%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	10%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	10%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	8%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	5%
Clean in 7	1.00	GD-HW,4A,4B	<=21	10%
Clean in 7	1.00	GD-HW,4A,4B	22-29	10%
Clean in 7	1.00	GD-HW,4A,4B	30-45	10%
Clean in 7	1.00	GD-HW,4A,4B	46+	8%

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

Rule 39 - My Journey Discount

The My Journey Discount is based on a telematics scoring model using a score of 0 to 1000, along with the rating variables shown in the table below. The discount will start applying at the first renewal a valid My Journey score has been generated. A valid score requires 60 days of recorded driving.

The following discounts shall apply to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Personal Injury Protection, and Collision coverage premiums.

MetRewards	Experience Rating Plan	PFM Level	Age of Assigned Driver	My Journey Score							
				0-39	40-89	90-139	140-209	210-279	280-349	350-429	430-1000
None	>1.00	BD-BW,1A,01 or 1G	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	BD-BW,1A,01 or 1G	22-29	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	BD-BW,1A,01 or 1G	30-45	25%	22%	18%	15%	12%	8%	4%	0%
None	>1.00	BD-BW,1A,01 or 1G	46+	21%	18%	15%	11%	8%	4%	0%	0%
None	>1.00	CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	CD-DW,1B,or 2A	22-29	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	CD-DW,1B,or 2A	30-45	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	CD-DW,1B,or 2A	46+	25%	22%	18%	15%	12%	8%	4%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	GD-HW,4A,4B	30-45	30%	26%	22%	18%	14%	10%	5%	0%
None	>1.00	GD-HW,4A,4B	46+	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	BD-BW,1A,01 or 1G	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	BD-BW,1A,01 or 1G	22-29	21%	18%	15%	11%	8%	4%	0%	0%
None	1.00	BD-BW,1A,01 or 1G	30-45	18%	15%	12%	8%	4%	0%	0%	0%
None	1.00	BD-BW,1A,01 or 1G	46+	14%	11%	8%	5%	3%	0%	0%	0%
None	1.00	CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	CD-DW,1B,or 2A	22-29	25%	22%	18%	15%	12%	8%	4%	0%
None	1.00	CD-DW,1B,or 2A	30-45	21%	18%	15%	11%	8%	4%	0%	0%
None	1.00	CD-DW,1B,or 2A	46+	18%	15%	12%	8%	4%	0%	0%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	25%	22%	18%	15%	12%	8%	4%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	21%	18%	15%	11%	8%	4%	0%	0%
None	1.00	GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	GD-HW,4A,4B	30-45	30%	26%	22%	18%	14%	10%	5%	0%
None	1.00	GD-HW,4A,4B	46+	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	22-29	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	30-45	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	46+	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	30-45	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	46+	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 3	>1.00	GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	GD-HW,4A,4B	30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	>1.00	GD-HW,4A,4B	46+	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	22-29	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	30-45	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	46+	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	22-29	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	30-45	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	46+	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	21%	18%	15%	11%	8%	4%	0%	0%

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

Rule 39 - My Journey Discount

The My Journey Discount is based on a telematics scoring model using a score of 0 to 1000, along with the rating variables shown in the table below. The discount will start applying at the first renewal a valid My Journey score has been generated. A valid score requires 60 days of recorded driving.

Clean in 3	1.00		GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00		GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00		GD-HW,4A,4B	30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 3	1.00		GD-HW,4A,4B	46+	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	22-29	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	30-45	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	46+	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	30-45	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	46+	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	>1.00		GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00		GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00		GD-HW,4A,4B	30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	>1.00		GD-HW,4A,4B	46+	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	<=21	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	22-29	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	30-45	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	46+	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	22-29	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	30-45	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	46+	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 5	1.00		GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	1.00		GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 5	1.00		GD-HW,4A,4B	30-45	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 5	1.00		GD-HW,4A,4B	46+	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	22-29	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	30-45	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	46+	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	30-45	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	46+	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 7	>1.00		GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00		GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00		GD-HW,4A,4B	30-45	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	>1.00		GD-HW,4A,4B	46+	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	<=21	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	22-29	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	30-45	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	46+	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	22-29	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	30-45	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	46+	14%	11%	8%	5%	3%	0%	0%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	21%	18%	15%	11%	8%	4%	0%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	18%	15%	12%	8%	4%	0%	0%	0%
Clean in 7	1.00		GD-HW,4A,4B	<=21	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	1.00		GD-HW,4A,4B	22-29	30%	26%	22%	18%	14%	10%	5%	0%
Clean in 7	1.00		GD-HW,4A,4B	30-45	25%	22%	18%	15%	12%	8%	4%	0%
Clean in 7	1.00		GD-HW,4A,4B	46+	21%	18%	15%	11%	8%	4%	0%	0%

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

Rule 39 - My Journey Discount

The My Journey Discount is based on a telematics scoring model using a score of 0 to 1000, along with the rating variables shown in the table below. The discount will start applying at the first renewal a valid My Journey score has been generated. A valid score requires 60 days of recorded driving.

The following discounts shall apply to the Uninsured Motorist Bodily Injury, Underinsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Comprehensive coverage premiums.

MetRewards	Experience Rating Plan	PFM Level	Age of Assigned Driver	My Journey Score							
				0-39	40-89	90-139	140-209	210-279	280-349	350-429	430-1000
None	>1.00	BD-BW,1A,01 or 1G	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	BD-BW,1A,01 or 1G	22-29	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	BD-BW,1A,01 or 1G	30-45	7%	6%	5%	4%	3%	2%	1%	0%
None	>1.00	BD-BW,1A,01 or 1G	46+	6%	5%	4%	3%	2%	1%	0%	0%
None	>1.00	CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	CD-DW,1B,or 2A	22-29	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	CD-DW,1B,or 2A	30-45	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	CD-DW,1B,or 2A	46+	7%	6%	5%	4%	3%	2%	1%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	GD-HW,4A,4B	30-45	9%	7%	6%	5%	4%	3%	1%	0%
None	>1.00	GD-HW,4A,4B	46+	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	BD-BW,1A,01 or 1G	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	BD-BW,1A,01 or 1G	22-29	6%	5%	4%	3%	2%	1%	0%	0%
None	1.00	BD-BW,1A,01 or 1G	30-45	5%	4%	3%	2%	1%	0%	0%	0%
None	1.00	BD-BW,1A,01 or 1G	46+	4%	3%	2%	1%	1%	0%	0%	0%
None	1.00	CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	CD-DW,1B,or 2A	22-29	7%	6%	5%	4%	3%	2%	1%	0%
None	1.00	CD-DW,1B,or 2A	30-45	6%	5%	4%	3%	2%	1%	0%	0%
None	1.00	CD-DW,1B,or 2A	46+	5%	4%	3%	2%	1%	0%	0%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	7%	6%	5%	4%	3%	2%	1%	0%
None	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	6%	5%	4%	3%	2%	1%	0%	0%
None	1.00	GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	GD-HW,4A,4B	30-45	9%	7%	6%	5%	4%	3%	1%	0%
None	1.00	GD-HW,4A,4B	46+	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	22-29	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	30-45	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 3	>1.00	BD-BW,1A,01 or 1G	46+	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	30-45	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 3	>1.00	CD-DW,1B,or 2A	46+	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 3	>1.00	GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	GD-HW,4A,4B	30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	>1.00	GD-HW,4A,4B	46+	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	22-29	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	30-45	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 3	1.00	BD-BW,1A,01 or 1G	46+	4%	3%	2%	1%	1%	0%	0%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	22-29	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	30-45	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 3	1.00	CD-DW,1B,or 2A	46+	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	30-45	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 3	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank	46+	6%	5%	4%	3%	2%	1%	0%	0%

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

Rule 39 - My Journey Discount

The My Journey Discount is based on a telematics scoring model using a score of 0 to 1000, along with the rating variables shown in the table below. The discount will start applying at the first renewal a valid My Journey score has been generated. A valid score requires 60 days of recorded driving.

Clean in 3	1.00		GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00		GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00		GD-HW,4A,4B	30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 3	1.00		GD-HW,4A,4B	46+	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	22-29	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	30-45	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 5	>1.00		BD-BW,1A,01 or 1G	46+	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	30-45	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	>1.00		CD-DW,1B,or 2A	46+	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	>1.00		GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00		GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00		GD-HW,4A,4B	30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	>1.00		GD-HW,4A,4B	46+	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	<=21	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	22-29	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	30-45	4%	3%	2%	1%	0%	0%	0%	0%
Clean in 5	1.00		BD-BW,1A,01 or 1G	46+	4%	3%	2%	1%	0%	0%	0%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	22-29	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	30-45	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 5	1.00		CD-DW,1B,or 2A	46+	4%	3%	2%	1%	0%	0%	0%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 5	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 5	1.00		GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	1.00		GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 5	1.00		GD-HW,4A,4B	30-45	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 5	1.00		GD-HW,4A,4B	46+	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	22-29	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	30-45	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 7	>1.00		BD-BW,1A,01 or 1G	46+	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	30-45	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 7	>1.00		CD-DW,1B,or 2A	46+	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 7	>1.00		GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00		GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00		GD-HW,4A,4B	30-45	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	>1.00		GD-HW,4A,4B	46+	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	<=21	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	22-29	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	30-45	4%	3%	2%	1%	0%	0%	0%	0%
Clean in 7	1.00		BD-BW,1A,01 or 1G	46+	4%	3%	2%	1%	0%	0%	0%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	22-29	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	30-45	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 7	1.00		CD-DW,1B,or 2A	46+	4%	3%	2%	1%	0%	0%	0%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		22-29	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		30-45	6%	5%	4%	3%	2%	1%	0%	0%
Clean in 7	1.00	ED-FW, NF-NQ,02,2G,3A,2B,00,09,03,3D,3G,3B,04,4D,4G,blank		46+	5%	4%	3%	2%	1%	0%	0%	0%
Clean in 7	1.00		GD-HW,4A,4B	<=21	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	1.00		GD-HW,4A,4B	22-29	9%	7%	6%	5%	4%	3%	1%	0%
Clean in 7	1.00		GD-HW,4A,4B	30-45	7%	6%	5%	4%	3%	2%	1%	0%
Clean in 7	1.00		GD-HW,4A,4B	46+	6%	5%	4%	3%	2%	1%	0%	0%

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	Current		
	<u>One</u>	<u>Two</u>	<u>Three +</u>
	<u>Vehicle</u>	<u>Vehicles</u>	<u>Vehicles</u>
For each policy condition below, determine the corresponding tier point assignment.			
1a Minor violations in the last 3 years			
One violation	4	2	1
Two violations	4	3	1
Three violations	0	1	0
Each additional violation over 3	0	1	1
2a Major violations in the past 5 years			
One violation	6	6	6
Two violations	0	2	5
Three violations	0	8	2
Each additional violation over 3	1	11	18
3 Each license suspension in the past 3 years	4	3	2
4 Presence of youth on policy			
Presence of youngest operator age < 18	5	5	4
Presence of youngest operator age 18-20	1	1	0
Presence of youngest operator age 21-24	1	1	0
5a Non-chargeable at fault accidents >= \$500 in the past 3 years			
One non-chargeable at fault accident	13	9	6
Two non-chargeable at fault accidents	20	15	11
Three non-chargeable at fault accidents	29	22	16
Each additional non-chargeable at fault accident over 3	34	27	21
5c Chargeable accidents in the past 3 years			
One chargeable accident	4	3	2
Two chargeable accidents	1	3	1
Three chargeable accidents	8	10	8
Each chargeable accident over 3	15	15	11
5d Presence of a chargeable accident resulting in Bodily Injury > \$500 or death in the past 3 years	3	3	3
5e Presence of a chargeable accident in the past 3 years AND			
No at fault accidents in the past 1 year	-2	-2	-2
OR			
No at fault accidents in the past 2 years	-3	-2	-2
5f One at fault accident under \$500 in the past 3 years	5	4	3
Two at fault accidents under \$500 in the past 3 years	13	11	9
3+ at fault accidents under \$500 in the past 3 years	16	14	12
6 Violation or at fault accident in the past 3 years on operator licensed less than 5 years	6	6	6
7a Current insurance conditions			
Financial responsibility (SR22 required)	14	14	14
No prior -- with need	8	8	8
Over 3 months lapse in coverage	8	8	8
1-3 months lapse in coverage	8	8	8
Between 10 days and 1 month lapse in coverage	0	0	0
less than 10 days lapse in coverage	0	0	0
No lapse in coverage	0	0	0

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		Current		
7b1	Prior or current BI limits (lower of either)			
	No Driver >= 40			
	State minimum or CSL state minimum or no prior insurance -- with need	3	3	3
	> state minimum and < 50/100 or CSL < 100	3	3	3
	50/100 or CSL = 100	0	0	0
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	0	0
	100/300 or CSL = 300	-2	-2	-2
	> 100/300 or CSL > 300	-2	-2	-2
7b2	Presence of Driver >= 40			
	State minimum or CSL state minimum or no prior insurance -- with need	4	4	4
	> state minimum and < 50/100 or CSL < 100	4	4	4
	50/100 or CSL = 100	1	1	1
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
	100/300 or CSL = 300	-2	-2	-2
	> 100/300 or CSL > 300	-2	-2	-2
7c	Presence of operator age 20-26, vehicle age < 5 years, years with prior carrier > 4, BI limits >= 50/100, and PFM Score Level between BD - EN (PFM 01, 1A, 1B, 1G, 02, 2A, 2G, or 3A)	-1	0	0
7f	Spin-off of an existing Metropolitan policy 1 vehicle and operator age 21-24, total number of operators < 3	-2	0	0
7g	Time with prior carrier >=3 years and < 6 years			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
	PFM Score Level DD - DW (PFM 2A)	-1	-1	-1
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-2	-2	-2
	PFM Score Level GD - HW (PFM 4A or 4B)	-2	-2	-2
	Time with prior carrier >= 6 years and < 10 years			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
	PFM Score Level DD - DW (PFM 2A)	-2	-2	-2
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-3	-3	-3
	PFM Score Level GD - HW (PFM 4A or 4B)	-3	-3	-3
	Time with prior carrier >= 10 years and < 16 years			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
	PFM Score Level DD - DW (PFM 2A)	-3	-3	-3
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-4	-4	-4
	PFM Score Level GD - HW (PFM 4A or 4B)	-4	-4	-4
	Time with prior carrier 16 or more years			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-2	-2	-2
	PFM Score Level DD - DW (PFM 2A)	-4	-4	-4
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-4	-4	-4
	PFM Score Level GD - HW (PFM 4A or 4B)	-4	-4	-4

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		Current		
8	If prior insurance with no lapse in coverage, future effective date			
	> 3 days and <= 7days	0	0	0
	> 7 days	-1	-1	-1
9	Non-rated operator under age 22	9	9	9
	Non-rated operator age 22-29	2	2	2
10a	If Personal Financial Management (PFM) is:			
	<u>PFM Score Level</u>			
	00	6	6	6
	01	-6	-6	-6
	02	1	1	1
	03	5	5	5
	04	10	10	10
	09	6	6	6
	1A	-8	-8	-8
	1B	-5	-5	-5
	1G	-6	-6	-6
	2A	0	0	0
	2B	6	6	6
	2G	1	1	1
	3A	1	1	1
	3B	8	8	8
	3D	5	5	5
	3G	5	5	5
	4A	12	12	12
	4B	15	15	15
	4D	10	10	10
	4G	10	10	10
	BD	-14	-14	-14
	BH	-12	-12	-12
	BL	-10	-10	-10
	BP	-8	-8	-8
	BT	-7	-7	-7
	BW	-6	-6	-6
	CD	-6	-6	-6
	CH	-5	-5	-5
	CL	-5	-5	-5
	CP	-4	-4	-4
	CT	-4	-4	-4
	CW	-4	-4	-4
	DD	-3	-3	-3
	DG	-3	-3	-3
	DJ	-3	-3	-3
	DN	-2	-2	-2
	DQ	-2	-2	-2
	DT	-1	-1	-1
	DW	-1	-1	-1
	ED	0	0	0
	EG	1	1	1
	EJ	1	1	1
	EN	2	2	2
	EQ	3	3	3
	ET	4	4	4
	EW	4	4	4

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		Current	
	FD	5	5
	FG	6	6
	FJ	7	7
	FN	8	8
	FQ	9	9
	FT	10	10
	FW	11	11
	GD	12	12
	GH	13	13
	GL	14	14
	GP	15	15
	GT	16	16
	HD	17	17
	HH	18	18
	HL	19	19
	HP	21	21
	HT	24	24
	HW	30	30
	NF	6	6
	NK	8	8
	NN	8	8
	NQ	8	8
10b	No operators under age 25 and PFM Score Level BD - BW (PFM 01, 1A, or 1G)	0	0
10c	Presence of an operator under age 21 and		
	PFM Score Level BD	4	4
	PFM Score Level BH	3	3
	PFM Score Level BL	2	2
	PFM Score Level BP	2	2
	PFM Score Level BT	2	2
	PFM Score Level BW	1	1
	PFM 1A	2	2
	PFM 01	1	1
	PFM 1G	1	1
10d	Presence of an operator age under age 18		
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	3	2
	PFM Score Level DD - DW (PFM 2A)	2	1
	PFM Score Level ED - HW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4A, 4B, 4D, or 4G)	3	2
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	3	2
	Presence of an operator age 18		
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	2	1
	PFM Score Level DD - DW (PFM 2A)	0	0
	PFM Score Level ED - HW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4A, 4B, 4D, or 4G)	2	1
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	2	1
12b	Prior Carrier		
	Progressive	4	4
14	All operators licensed < 3 years	3	5
19	All vehicles are liability only*		
	PFM Score Level BD - DW (PFM 01, 1A, 1B, 1G, or 2A)	9	7
	PFM Score Level ED - HW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4A, 4B, 4D, or 4G)	5	4
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	5	4
	* No vehicles on policy have full coverage, which includes both comprehensive and collision		
20	Youth on policy age < 21, prior and current BI limits >= 100/300, comp and coll on at least one vehicle with no more than one vehicle liability only, at least one minor violation or chargeable accident in the past 3 years, no major violations in the past 5 years		
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	0	-2
	PFM Score Level DD - DW (PFM 2A)	0	-2

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		Current		
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	0	-2	-2
	PFM Score Level GD - HW (PFM 4A or 4B)	0	-2	-2
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	0	-2	-2
23	All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300	-2	-2	-2
30b	GrandProtect or Combo policy form			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-1	-1	-1
	PFM Score Level DD - DW (PFM 2A)	-1	-1	-1
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-1	-1	-1
	PFM Score Level GD - HW (PFM 4A or 4B)	0	0	0
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	0	0	0
35	No at fault accidents, violations or license suspensions in the past 3 years			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	-3	-3	-3
	PFM Score Level DD - DW (PFM 2A)	-2	-2	-2
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	-1	-1	-1
	PFM Score Level GD - HW (PFM 4A or 4B)	0	0	0
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	0	0	0
36	More than 1 at fault accident, violation or license suspension in the last 3 years			
	PFM Score Level BD - CW (PFM 01, 1A, 1B, or 1G)	3	3	3
	PFM Score Level DD - DW (PFM 2A)	3	3	3
	PFM Score Level ED - FW (PFM 02, 2G, 03, 3A, 3B, 3D, 3G, 04, 4D, or 4G)	2	2	2
	PFM Score Level GD - HW (PFM 4A or 4B)	2	2	2
	PFM Score Level NF - NQ (PFM 00, 09, or 2B)	3	3	3
37	BI UM unmatched limits	2	2	2
38	Mass Merchandising Account			
	Employer Industry Type:			
	Industrial (Industry 023)	-1	-1	-1
	Transportation (Industry 038)	-1	-1	-1
	Financial Services (Industry 016)	1	1	1
	Healthcare (Industry 019)	2	2	2
	Retail (Industry 034)	2	2	2

Tier assignment = **29** + the sum of points for the above conditions.

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Movement Rules - Renewal Business

For each condition below, the policy tier assignment will be adjusted by the following points at each annual renewal:

1. Movement Based on "Activity"

	<u>One Vehicle</u>	<u>Two Vehicles</u>	<u>Three + Vehicles</u>
a. Each minor violation in the past 12 months ending 2 months prior to the renewal date of the policy	1	1	0
b. Each minor violation > 1 in the past 12 months ending 2 months prior to the renewal date of the policy	0	0	1
c. Each major violation in the past 12 months ending 2 months prior to the renewal date of the policy	3	3	3
d. Each at fault accident in the past 12 months ending 2 months prior to the renewal date of the policy	3	2	1

2. Movement Based on Absence of "Activity"

- a. The policy is eligible to move down 1 tier if all operators on the policy have had no at fault accidents or violations in the past 36 months ending 2 months prior to the renewal date of the policy as follows:

Tiers 20 - 99: at every fifth annual renewal date

3. Movement Based on Credit Criteria

If credit is re-ordered and the PFM level improves, the improvement will be reflected by a lower tier level.

If credit is re-ordered and the PFM level worsens, this may be reflected by a higher tier level, if accompanied by other adverse activity on the policy.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

BASIC COVERAGES/RATING	1
RULE 1 - CONTENTS AND APPLICATION OF MANUAL	1
RULE 2 - HAZARDS INSURED AND LIMITS	3
RULE 3 - RATES AND MINIMUMS	6
RULE 4 - RESERVED FOR FUTURE USE	7
RULE 5 - TERRITORY DETERMINATION	8
RULE 6 - RESERVED FOR FUTURE USE	9
RULE 7 - MODEL YEAR RATING	10
RULE 8 - CLASSIFICATIONS	11
RULE 9 - RESERVED FOR FUTURE USE	14
RULE 10 - EXPERIENCE RATING PLAN	15
RULE 11 - VEHICLE RATING GROUP (VRG)	18
RULE 12 - PERSONAL FINANCIAL MANAGEMENT	19
RULE 13 - PRIOR INSURANCE PLAN	20
RULE 14 - PRIOR CARRIER FACTOR	21
RULE 15 - RESERVED FOR FUTURE USE	22
DISCOUNTS AND SURCHARGES	23
RULE 16 - METREWARDS	23
RULE 17 - RESERVED FOR FUTURE USE	25
RULE 18 - SAFETY DEVICE DISCOUNT	26
RULES 19-22 - RESERVED FOR FUTURE USE	27
RULE 23 - PAYROLL DEDUCTION/EXPRESSIT DISCOUNT	29
RULE 24 - TENURE DISCOUNT	30
RULE 25 - MASS MERCHANDISING ACCOUNT DEVIATION	31
RULE 26 - DRIVING SAFETY COURSE DISCOUNTS	32
RULE 27 - AUTO POLICY PLUS	33
RULE 28 - RESERVED FOR FUTURE USE	34
RULE 29 - GOOD STUDENT DISCOUNT	35
RULE 30 - HOMEOWNERSHIP DISCOUNT	36
RULE 31 - PERFORMANCE VEHICLE FACTOR	37
RULE 32 - EXCLUDED DRIVER FACTOR	38
RULE 33 - UNVERIFIABLE MVR/INTERNATIONAL LICENSE FACTOR	39
RULE 34 - RENEWAL PREMIUM CAPPING	40
RULE 35 - MASS MERCHANDISING ACCOUNT TRANSFER PREMIUM CAPPING	41
RULE 36 - WELCOME DISCOUNT	42
RULE 37 - PREFERRED EMPLOYER DISCOUNT	43
RULE 38 - MY JOURNEY ENROLLMENT DISCOUNT	44
RULE 39 - MY JOURNEY DISCOUNT	45
OPTIONAL COVERAGES	46
RULE 40 - NON-OWNED VEHICLE COVERAGE	46
RULE 41 - MISCELLANEOUS TYPES	47
RULE 42 - SOUND RECEIVING AND TRANSMITTING EQUIPMENT	50
RULE 43 - VEHICLE CONVERSION OR CUSTOMIZATION	51
RULE 44 - SUBSTITUTE TRANSPORTATION EXPENSE	52
RULE 45 - MOTOR HOME COVERAGE	53
RULE 46 - RESERVED FOR FUTURE USE	55
RULE 47 - AUTOMOBILE LEASE OR LOAN GAP COVERAGE	56
RULE 48 - RESERVED FOR FUTURE USE	57
RULE 49 - CUSTOM SOUND EQUIPMENT COVERAGE	58
RULE 50 - TOWING COVERAGE	59
RULES 51-59 - RESERVED FOR FUTURE USE	60
GENERAL CONDITIONS	61
RULE 60 - POLICY PERIOD	61
RULE 61 - CHANGES	62
RULE 62 - CANCELLATION	63
RULE 63 - SUSPENSION	64
RULES 64-69 - RESERVED FOR FUTURE USE	65
ARKANSAS MET GROUP AUTOMOBILE TERRITORIES	66

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

BASIC COVERAGES/RATING

RULE 1 - CONTENTS AND APPLICATION OF MANUAL

- A. This manual contains the rules and rates applicable to automobile insurance. The Automobile Policy is available for the insuring of automobiles of the following types which are owned or hired under long-term contract by an individual or by a group of individuals resident in the same household:
- i. automobiles of the private passenger or station wagon type.
 - ii. motor vehicles with a pick-up body, vans or panel trucks used for one of the following purposes:
 - a. driving to or from work; or
 - b. used only in the occupation of farming or ranching; or
 - c. operated by the insured in his or her business, occupation or profession which is a sole proprietorship (Business and Artisan Vehicles). Business and Artisan Vehicles do not include vehicles:
 - i. owned by a corporation or partnership;
 - ii. used for regular or frequent delivery services; or
 - iii. subject to Part b. of this rule.
- B. The Automobile Policy is NOT available for use to insure automobiles:
- i. written under an Automobile Insurance Plan (assigned risks),
 - ii. used as public or livery conveyances,
 - iii. rented to others without drivers, or
 - iv. used in the business of driver training.
- C. The Automobile Policy and Endorsements to it provide the following coverages:
- Personal Injury Protection
 - Bodily Injury Liability
 - Property Damage Liability
 - Medical Expense
 - Protection Against Bodily Injury Caused by Uninsured Motorists
 - Protection Against Property Damage Caused by Uninsured Motorists
 - Protection Against Bodily Injury Caused by Underinsured Motorists
 - Collision
 - Comprehensive
 - Towing and Labor
 - Sound Receiving and Transmitting Equipment Coverage (only available for renewal business presently with this coverage)
 - Substitute Transportation Expense Coverage
 - Non-Owned Vehicle Coverage
 - Vehicle conversion or Customization
 - Motor Home Coverage
 - Automobile Lease or Loan Gap Coverage
 - Custom Sound Equipment Coverage
 - Glass Deductible Buyback Coverage
- D. Refer to the Hazards Insured and Limits rule in this manual for combinations of available coverage and limits.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

E. The maximum allowable number of vehicles and trailers insured under an Auto Policy is six. The maximum allowable number of drivers listed under an Auto Policy is seven. If the number of vehicles and trailers, or drivers, is in excess of these limits, two separate policies will be written. The rules and rates in this manual will apply separately to each individual policy.

F. GrandProtect

GrandProtect offers enhancements to the Auto Policy for the policyholder placing both auto and home insurance with us in a single package.

Additional coverages provided by GrandProtect include the following:

Worldwide Coverage for Bodily Injury Liability, Property Damage Liability, Medical Expense, Comprehensive and Collision coverages when included on the policy
\$30/\$900 Substitute Transportation when both Comprehensive and Collision apply to the vehicle
Funeral Expense up to the Medical Expense limit
Full cost of repair on Physical Damage losses
Rental coverage for Motor Homes, Motorcycles and Recreational Vehicles

Refer to the rate pages for the applicable premium charge and rating factors.

G. Refer to the Miscellaneous Types rule in this manual for special provisions applicable to trailers (designed for use with a private passenger automobile) and antique, classic, replica and custom-built automobiles.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 2 - HAZARDS INSURED AND LIMITS

- A. Personal Injury Protection Insurance - Statutory (No-Fault) - The policy provides Personal Injury Protection for the following:

Medical and Hospital Benefits - \$5,000 per person for all reasonable and necessary expenses for medical, hospital, nursing, dental, surgical, ambulance, funeral expenses and prosthetic services incurred within 24 months after the automobile accident.

Income Disability Benefits - 70% of the loss of income from work subject to a maximum of \$140 per week for 52 weeks after an 8 day waiting period. In the case of a non-income earner, expenses not to exceed \$70 per week for essential services the injured person would have performed for the period commencing 8 days after the accident, and not to exceed 52 weeks.

Accidental Death Benefits - \$5,000 to be paid to the personal representative of the insured, should injury, sickness, or disease resulting from an automobile accident cause death within 1 year of the date of the accident.

The insured will have the option of rejecting any or all of the PIP coverages. If Medical and Hospital Benefits are rejected, the policy will provide no medical payments coverage.

Refer to the rate pages for the applicable premium charges.

- B. Liability

The policy provides coverage for Bodily Injury Liability and Property Damage Liability.

Bodily Injury Liability is available in the following limits:

<u>Bodily Injury Limit</u>	
<u>Per Person</u>	<u>Per Occurrence</u>
\$25,000	\$50,000
50,000	100,000
100,000	300,000
250,000	500,000

Property Damage Liability is available in the following per occurrence limits:

25,000
50,000
100,000
150,000
200,000
250,000

Bodily Injury Liability and Property Damage Liability are available in the following combined single limits:

\$100,000
300,000
500,000

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

- Notes: (1) The separate Bodily Injury Liability limits and Property Damage Liability limit shall not be available in amounts less than the separate Bodily Injury Liability and Property Damage Liability limits required by the Financial Responsibility Law of the state in which the automobile is principally garaged.
- (2) When two or more automobiles are insured in a single policy, the same limit combinations shall apply for all such automobiles.
- (3) The Property Damage Liability limit may not exceed the per person Bodily Injury Liability limit.

Refer to the rate pages for the applicable premium charge.

C. Medical Expense

At the option of the named insured the policy may be extended to include Automobile Medical Expense. A policy may not have both Personal Injury Protection - Medical and Hospital Benefits and Medical Expense coverage. Medical Expense Coverage is available in the following limits:

<u>Medical Expense</u>
\$1,000
2,500
5,000
10,000
25,000
50,000
100,000

Refer to the rate pages to determine the applicable premium charge.

D. Protection Against Bodily Injury Caused by Uninsured Motorists

Protection Against Bodily Injury Caused by Uninsured Motorists is available in the limits listed below. Limits less than those required by the Financial Responsibility Law of the state in which the automobile is principally garaged shall not be available. Limits exceeding those applicable under the Financial Responsibility Law are available at the option of the insured but may not exceed the Bodily Injury Liability limits of the policy. This coverage may be rejected.

<u>Protection Against Bodily Injury Caused by Uninsured Motorists</u>	
<u>Per Person</u>	<u>Per Accident</u>
\$25,000	\$50,000
50,000	100,000
100,000	100,000
100,000	300,000
300,000	300,000
250,000	500,000
500,000	500,000

Refer to the rate pages for applicable premium charge.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

E. Protection Against Bodily Injury Caused by Underinsured Motorists

Protection Against Bodily Injury Caused by Underinsured Motorists is available in the limits listed below. This coverage is only available if Uninsured Motorists Bodily Injury coverage is selected. Limits less than those required by the Financial Responsibility Law of the state in which the automobile is principally garaged shall not be available. Limits exceeding those applicable under the Financial Responsibility Law are available at the option of the insured but may not exceed the Bodily Injury limits of the policy. This coverage may be rejected.

<u>Protection Against Bodily Injury Caused by Underinsured Motorists</u>	
<u>Per Person</u>	<u>Per Accident</u>
\$25,000	\$50,000
50,000	100,000
100,000	100,000
100,000	300,000
300,000	300,000
250,000	500,000
500,000	500,000

Refer to the rate pages for applicable premium charge.

F. Protection Against Property Damage Caused by Uninsured Motorists

Protection Against Property Damage Caused by Uninsured Motorists is available at limits of \$25,000, \$50,000, and \$100,000, subject to a \$200 deductible. This coverage is optional and is only available if Uninsured Motorist Bodily Injury coverage is selected.

The \$200 Deductible shall not apply if:

- (1) The vehicle involved in the accident is insured by the same insurer for both collision and uninsured motorist property damage coverage; and
- (2) The operator of the other vehicle has been positively identified and is solely at fault.

G. Physical Damage Coverage (Comprehensive and Collision Coverages)

- 1) The policy may provide Comprehensive on a full coverage basis or on a \$50, \$100, \$200, \$250, \$300, \$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500 or \$5,000 deductible basis and Collision on a \$100, \$200, \$250, \$300, \$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500 or \$5,000 deductible basis.

Towing must be purchased when Comprehensive is purchased. Collision Coverage may not be purchased without Comprehensive coverage. Also included in the Physical Damage Coverage are:

- i. towing and labor costs up to \$50 per disablement (Refer to the Towing Coverage rule for additional limits),
- ii. transportation cost to intended destination up to \$50 per occurrence,
- iii. loss of clothes and luggage up to \$300 per occurrence,
- iv. rental reimbursement not exceeding \$25 a day or \$750 if loss by theft, and
- v. general average and salvage charges due to transporting the automobile.

In addition, the deductible on comprehensive may be eliminated for Safety Glass breakage (Glass Buyback). Refer to the Rating Section for the applicable factors.

The Deductible Savings Benefit (DSB) accumulates \$50 to the policy at each anniversary if no claim has been made in the past year. This benefit is subject to a maximum of \$250. The DSB amount reduces the deductible at the time of a Collision or Comprehensive claim.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 3 - RATES AND MINIMUMS

- A. The rates shown in this manual are on a semi-annual basis, except where stated to the contrary.

Stated Amount rates are per one hundred dollars of insurance unless otherwise indicated.

- B. The minimum premiums shown in this manual, except as otherwise provided, are subject to adjustment in accordance with the Changes rule, the Cancellation rule and the Suspension rule.

The minimum semi-annual premium charge is \$5 per policy. This charge is not subject to reduction.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 4 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 5 - TERRITORY DETERMINATION

The premium for an automobile shall be determined on the basis of the United States Postal Services Zip Code applicable where the automobile is principally garaged.

Exception: Automobiles used by salespeople or solicitors or others with similar duties requiring the operation of an automobile in more than one territory shall be assigned to the territory determined by the place of principal garaging. If there is no specific city, town or territory of principal garaging, then it shall be assigned by the residential address of the operator, or if the residential address of the operator cannot be determined, then by the business address of the operator.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 6 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 7 - MODEL YEAR RATING

For Model Year determination:

- A. The model year of an automobile is defined as the year assigned by the manufacturer.
- B. For rebuilt or structurally altered automobiles, use the model year of the chassis.
- C. For Classic Automobiles, use the current model year. The model year shall change effective October 1 of each year regardless of the actual introductory dates of the several makes and models.
- D. Unless shown on the rate pages, the premiums for each subsequent model year shall increase 5% above the premiums for the preceding model year.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 8 - CLASSIFICATIONS

- A. This rule provides for the determination of the classification, which is based upon the age, gender, marital status and experience of the operators, and the use and number of automobiles.

Determine the appropriate classification by combining all applicable rating factors from the Classification Rating Factor Tables in the Rate Pages, subject to the definitions of Section B of this rule. Then assign a classification to each vehicle using the steps described in Section C of this rule.

The final Classification Rating Factors apply to the Bodily Injury Liability, Property Damage Liability, Medical and Hospital Benefits portion of Personal Injury Protection, Medical Expense, Protection Against Bodily Injury Caused by Uninsured Motorist, Protection Against Bodily Injury Caused by Underinsured Motorist, Protection Against Property Damage Caused by Uninsured Motorist, Comprehensive and Collision coverages.

B. Definitions

- i. "Age" means the age attained on the last birthday.
- ii. "Business Use" means that the use of the automobile is required by or involved in the usual duties of the applicant or any other person in his or her occupation, profession or business, other than going to or from his or her principal place of occupation, profession or business.
 - a. "Clergy" - a private passenger automobile owned by a member of the clergy shall not be considered as used for business if the operation of the vehicle is limited to the normal duties of the clergy and pleasure use.
 - b. "Government Use" - an automobile used in the business of the United States Government by an employee thereof shall not be classified as business use.
- iii. "Married" means a married person living with his or her spouse.
- iv. "Number of Drivers" means the number of licensed drivers listed as insureds on the policy.
- v. "Number of Vehicles" means the number of Private Passenger Automobiles, Antiques, Non-Owned Vehicles and Motor Homes that are insured on the policy. Refer to the Non-owned Vehicle rule for application to Excess Non-owned Vehicle coverage.

Note: The term Private Passenger Automobile includes Classic Automobiles and Replicas.
- vi. "Operator" means an applicant, or any other regular operator of the automobile.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

- vii. "Principal Operator" means an individual whose operation of the automobile constitutes 50% or more of its time or mileage use and shall include:
- a. an individual whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time or mileage use of one insured automobile.
 - b. If two or more unmarried drivers under 25 years of age do not individually qualify as principal operators but their combined use of the automobile constitutes 50% or more of its total time or mileage use, the automobile is considered as having a principal operator of the same age as the unmarried driver under 25 years of age who is the most frequent operator.
 - c. If there are the same number of drivers and vehicles on the policy, then each driver must be assigned as a principal operator to one of the vehicles.
- viii. "Customarily Operates" refers to the vehicle which the operator drives most frequently. This differs from the "principal operator" of a vehicle who is the person who most often operates that vehicle. A driver can be the principal operator of more than one vehicle, but customarily operate only one vehicle.
- ix. "Resident" means anyone residing in the same household as the applicant and shall include:
- a. an individual in active military service with the armed forces of the United States of America, but only if the individual customarily operates an automobile.
 - b. a youthful unmarried operator while away from home, resident at a school, college or other educational institution:
 - (1) If such individual resides away from home during both the school year and summer vacation but who occasionally operates the automobile while home on short infrequent visits, he or she shall be disregarded as an operator for the purpose of classifying the automobile.
- Note: No such operator can be classified as a principal operator.
- x. "Youthful Operator" includes the following:
- a. a female under 25 years of age;
 - b. a married male under 25 years of age;
 - c. an unmarried male under 30 years of age.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

C. Assignment of Drivers to Automobiles

Youthful operators are assigned first. The applicable youthful operator classification shall be assigned separately to the number of automobiles equal to the number of youthful operators. The youthful operators shall be assigned to the insured vehicles as follows:

- i. Each youthful **principal** operator shall be assigned to the vehicle on which he or she is defined as the owner or principal operator. If the operator is the principal operator of more than one vehicle, then assign the operator to the vehicle which he or she customarily operates.
- ii. The youthful **occasional** operator with the highest classification rating factor shall then be assigned to the vehicle he or she customarily operates. If that vehicle has already been assigned, then this youthful operator is assigned to the unassigned vehicle with the highest premium (immediately prior to applying the classification rating factor).
- iii. The youthful **occasional** operator with the next highest classification rating factor shall be assigned to the vehicle he or she customarily operates. If that vehicle has already been assigned, then this youthful operator is assigned to the unassigned vehicle with the highest premium.
- iv. This process continues until all youthful operators have been assigned to an automobile, or there are no more vehicles to assign.

For the remaining vehicles in excess of the number of youthful operators, classification shall be assigned based on the use and principal operator of the vehicle.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 9 - RESERVED FOR FUTURE USE

RULE 10 - EXPERIENCE RATING PLAN

A. This plan provides for modification of the Bodily Injury Liability, Property Damage Liability and Collision premiums otherwise applicable due to accident and conviction history.

B. Definitions

i. Experience Period -

The experience period is the three years immediately preceding the effective date of the policy for both new and renewal business.

ii. Accident -

Accident means an incident which occurred during the experience period and involved the applicant, or any other operator currently resident in the same household, while operating a vehicle insurable under the rules of this manual. The accident must be chargeable (the operator was substantially at fault) and have resulted in a loss payment or payments in the amount of \$300 or more under the Property Damage Liability Coverage, Bodily Injury Liability Coverage or Collision Coverage.

Exception: An accident shall not be chargeable if the insured demonstrates:

a. that it was caused by contact with fowl, animals, flying gravel, missiles or falling objects, or

b. that the vehicle involved in the accident was:

(1) lawfully parked (a vehicle rolling from a parked position shall not be considered as lawfully parked), or

(2) struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, or

(3) struck by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, or

c. that the operator of the vehicle involved in the accident was:

(1) reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, or

(2) not convicted of a moving traffic violation in connection with the accident; but the operator of the other vehicle involved in such accident was convicted of a moving traffic violation, or

(3) using the vehicle in response to an emergency and at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

iii. Violation

A violation means conviction of a major or minor moving traffic violation which occurred during the experience period involving the insured or any operator currently resident in the same household while operating a vehicle insurable under the rules of this manual.

a. Major Violations

Violations of the type listed below will be considered major:

- (1) driving a motor vehicle while under the influence of intoxicants or drugs.
- (2) manslaughter (whether or not "involuntary"), reckless homicide or assault arising out of the use of a motor vehicle.
- (3) failure to stop and report or identify oneself when involved in a motor vehicle accident.
- (4) operating a motor vehicle without an operator's license in effect.
- (5) operating a motor vehicle without owner's authority.
- (6) racing or engaging in a highway speed contest.
- (7) lending registration or operator's license to another.
- (8) operating a motor vehicle in a reckless or careless manner.

b. Minor Violations

All other moving traffic violations will be considered minor violations.

iv. For the purpose of applying these definitions:

- a. "Any operator currently resident in the same household" shall include a regular operator who is not resident in the same household and is not separately insured.
- b. The word "conviction" shall include a plea of guilty; or nolo contendere; or determination of guilt by a jury or by a court though no sentence has been imposed or, if imposed, has been suspended; and a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- c. No surcharges are assigned for incidents incurred by an operator demonstrated to be a named insured or principal operator of a vehicle insured under a separate policy.

C. Administration of the Plan

- i. The information necessary to determine the experience modification shall be obtained from one or more of the following:
 - a. an application signed by the insured
 - b. the records of a state or national motor vehicle administration or similar public agency
 - c. reports obtained from consumer reporting agencies
 - d. the Company's records
 - e. a questionnaire answered by the insured
 - f. records of prior carriers

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ii. Experience Modification

The experience modification shall be determined for each vehicle insured under the policy as follows:

- a. If there were one or more accidents during the experience period, the experience modification shall be determined on the basis of the total number of accidents by adding the following:
 - (1) for the first accident in the experience period - 25 percentage points.
 - (2) for each accident in excess of one and up to four in the experience period - 75 percentage points.
 - (3) for each accident in excess of four in the experience period - 100 percentage points.
- b. If there were one or more minor violations during the experience period, the experience modification shall be determined on the basis of the total number of minor violations by adding the following:
 - (1) for the first minor violation in the experience period - 0 percentage points.
 - (2) for the second minor violation in the experience period - 25 percentage points.
 - (3) for each minor violation in excess of two and up to five in the experience period - 75 percentage points.
 - (4) for each minor violation in excess of five in the experience period - 100 percentage points.
- c. If there were one or more major violations during the experience period, the experience modification shall be determined on the basis that a major violation is considered three minor violations. Refer to b. above to determine the percentage points applicable.
- d. The experience modification for each owned automobile shall be determined by adding 100% to the sum of a., b. and c. above.

Notes applicable to Administration of the Plan

(1) Multi-car Risks

When two or more automobiles are insured in the same policy, each operator will be identified with one automobile as follows:

- (a) the automobile assigned under the classification rule, or
- (b) if the operator cannot be assigned under (a), then the automobile with the highest combined Bodily Injury Liability, Property Damage Liability, Comprehensive and Collision premium.

(2) Multiple Incidents (accidents or violations)

- (a) When both major and minor violations result from a single occurrence, only one major violation will be considered and the concurrent violation(s) will be totally disregarded in determining surcharges.
- (b) If a single occurrence results in an accident and one minor violation, then only the accident will be considered and the concurrent violation will be totally disregarded in determining surcharges.
- (c) If a single occurrence results in an accident and major violation(s), then both incidents shall be considered surchargeable.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 11 - VEHICLE RATING GROUP (VRG)

The premiums for Bodily Injury Liability, Property Damage Liability, Medical Expense and Medical and Hospital Benefits portion of Personal Injury Protection shall be multiplied by the applicable vehicle rating factor listed below according to the vehicle rating group.

To determine the Vehicle Rating Group:

- (1) Determine the make, model, and model year of the vehicle.
- (2) Refer to the Vehicle Rating Group Listing for the applicable group.
- (3) If the vehicle has not yet been assigned a group or does not match up against the VIN file, utilize the factor for Group Z.

Vehicle Rating Factors

VRG	Bodily Injury	Property Damage	Medical Expense	Personal Injury Protection
Group A	0.78	0.79	0.78	0.78
Group B	0.78	0.79	0.78	0.78
Group C	0.78	0.79	0.78	0.78
Group D	0.78	0.79	0.78	0.78
Group E	0.78	0.79	0.78	0.78
Group F	0.81	0.81	0.81	0.83
Group G	0.83	0.83	0.81	0.83
Group H	0.86	0.86	0.86	0.86
Group I	0.89	0.88	0.86	0.89
Group J	0.92	0.88	0.94	0.89
Group K	0.93	0.94	0.94	0.93
Group L	0.94	0.94	0.96	0.93
Group M	0.94	1.00	0.97	0.94
Group N	0.98	1.02	0.99	0.98
Group O	1.00	1.02	1.02	1.02
Group P	1.04	1.05	1.02	1.03
Group Q	1.06	1.05	1.04	1.06
Group R	1.09	1.06	1.06	1.08
Group S	1.18	1.11	1.12	1.08
Group T	1.18	1.16	1.12	1.15
Group U	1.19	1.16	1.14	1.15
Group V	1.34	1.16	1.28	1.21
Group W	1.34	1.16	1.28	1.21
Group Z	1.00	1.00	1.00	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 12 - PERSONAL FINANCIAL MANAGEMENT

The premiums for Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Bodily Injury Caused by Uninsured Motorists, Bodily Injury Caused by Underinsured Motorists, Property Damage Caused by Uninsured Motorists, Comprehensive and Collision coverage shall be multiplied by the Personal Financial Management Factors listed below that correspond to the applicable Personal Financial Management group and age group.

For drivers age less than 18:

<u>PFM Level</u>	<u>Factor</u>
BD - BW, 01, 1A, 1G	0.90
CD - CW, 1B	0.90
DD - DW, 2A	0.95
ED - EW, 02, 2G, 3A, 00, 09, Blank	0.90
FD - FW, GD - GT, HD - HW, NF - NQ, 03, 3D, 3G, 3B, 2B, 04, 4D, 4G, 4A, 4B	0.90

For drivers age 18:

<u>PFM Level</u>	<u>Factor</u>
BD - BW, 01, 1A, 1G	0.95
CD - CW, 1B	0.95
DD - DW, 2A	1.00
ED - EW, 02, 2G, 3A, 00, 09, Blank	0.95
FD - FW, GD - GT, HD - HW, NF - NQ, 03, 3D, 3G, 3B, 2B, 04, 4D, 4G, 4A, 4B	0.95

Note: PFM Levels 01, 02, 03, 04, 1G, 2G, 3G, 4G, 3D, 4D, 1A, 1B, 2A, 2B, 3A, 3B, 4A, 4B, 00, 09 and Blank available for renewal business only

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 13 - PRIOR INSURANCE PLAN

(Only applicable to renewal business presently with this factor)

A factor shall apply to the policy when the named insured or spouse was insured by one of the following immediately preceding coverage with Metropolitan:

1. No prior insurance,
2. The named insured's previous policy expired 1-30 days prior to the inception of the Metropolitan policy,
3. The named insured was previously insured by a non-standard auto insurer (which does not include Metropolitan General), or
4. The named insured was previously insured in an assigned risk plan or other non-voluntary market mechanism.

The factor applies to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision coverage premiums.

The factor applies for a period of 3 years, decreasing annually as shown below.

Time with Metropolitan:	<u>0-11 mos.</u>	<u>12-23 mos.</u>	<u>24-35 mos.</u>	<u>36-47 mos.</u>
Tiers 1-19:	1.06	1.05	1.04	1.00
Tier 20:	1.05	1.04	1.03	1.00
Tiers 21-29:	1.04	1.03	1.02	1.00
Tiers 30-99:	1.03	1.02	1.01	1.00

For policies with an application written date on or after 08/31/2011:

A factor of 1.00 shall apply to the policy when the named insured or spouse was previously insured by a nonstandard auto insurer (which does not include Metropolitan General Insurance Company or policies written through the Metropolitan General Agency), and the following applies:

PFM levels BD-DW (1,1A,1B,1G,2,2A,2G), prior BI limits greater than state minimum, and no at-fault accidents or violations of any kind.

Policies meeting the above criteria will be rated as prior standard for the purpose of tiering and all other rating rules.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 14 - PRIOR CARRIER FACTOR

(Only applicable to policies with an original application written date on or after April 11, 2015)

A factor shall apply to the policy based on the named insured's prior carrier immediately preceding coverage with Metropolitan:

The factor applies to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision coverage premiums.

The factor applies for a period of 3 years, decreasing annually as shown below.

Time with Metropolitan:	<u>0-11 mos.</u>	<u>12-23 mos.</u>	<u>24-35 mos.</u>
Prior AAA:	1.06	1.05	1.04
Prior Allstate, American Family, Farmers, GEICO or Progressive:	1.03	1.02	1.01
No Prior Carrier:	1.06	1.05	1.04
All Other Carriers:	1.00	1.00	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 15 - RESERVED FOR FUTURE USE

DISCOUNTS AND SURCHARGES

RULE 16 - METREWARDS

A. Clean in Three

Initial Eligibility

To attain this level, the policy must meet all of the following criteria.

1. Driving Record and Claim History

The following conditions must be met:

- a. No drivers in the household have been involved in an at-fault accident in the past three years, and
- b. No drivers in the household have been convicted of a moving violation in the past three years, and
- c. There are no comprehensive claims (excluding towing or glass) in the past three years. However, for single car policies, one non-theft/non-vandalism comprehensive claim is allowed, and, for multi-car policies, two such claims are allowed.

2. Driving Experience

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

All operators must be under the age of 70.

B. Clean in Five

Initial Eligibility

To attain this level, the policy must meet the following criteria.

1. Driving Record and Claim History

The following conditions must be met:

- a. No drivers in the household have been involved in an at-fault accident in the past five years, and
- b. No drivers in the household have been convicted of a moving violation in the past five years, and
- c. There are no comprehensive claims (excluding towing or glass) in the past five years. However, for single car policies, one non-theft/non-vandalism comprehensive claim is allowed, and, for multi-car policies, two such claims are allowed.

2. Either a. or b. below must apply.

a. Driving Experience

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

All operators must be under the age of 70.

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

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

C. **Clean in Seven**

Initial Eligibility

To attain this level, the policy must meet the following criteria.

1. Driving Record and Claim History

The following conditions must be met:

- a. No drivers in the household have been involved in an at-fault accident in the past seven years, and
- b. No drivers in the household have been convicted of a moving violation in the past seven years, and
- c. There are no comprehensive claims (excluding towing or glass) in the past seven years. However, for single car policies, one non-theft/non-vandalism comprehensive claim is allowed, and, for multi-car policies, two such claims are allowed.

2. Tenure

The policy has been with Metropolitan for a minimum of the last 2 consecutive years.

3. Either a. or b. below must apply.

c. Driving Experience

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

All operators must be under the age of 70.

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

D. Continued Eligibility at Each Level

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

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

E. Rate Factors

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

Description	Factor
Clean in Three	.90
Clean in Five	.85
Clean in Seven	.80
Inexperienced Operators *	
Clean in Three	.80
Clean in Five	.75
Clean in Seven	.70
Antique Automobiles	1.00
Recreational Motor Homes	1.00

*Licensed less than three years

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 17 - RESERVED FOR FUTURE USE

RULE 18 - SAFETY DEVICE DISCOUNT

A. Passive Restraint

The premium for Medical Expense and Medical and Hospital Benefits portion of Personal Injury Protection shall be reduced by the following amount if the vehicle is equipped with the corresponding factory-installed safety system:

Air Bag (Driver side only)	20%
Air Bag (Driver and Passenger side)	30%
Air Bag and Automatic Seat Belts	40%

B. Anti-Lock Brakes

The premium for Collision coverage shall be reduced by 5% if the vehicle is equipped with a factory-installed anti-lock braking system.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULES 19-22 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

|

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 23 - PAYROLL DEDUCTION/EXPRESSIT DISCOUNT

Policies under the Payroll Deduction Payment Plan shall receive an 8% discount off premiums for all coverages.

Policies under the ExpressIt Payment Plan shall receive a 5% discount for all coverages.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 24 - TENURE DISCOUNT

A. Employment Tenure Discount

The premiums for all coverages shall be reduced by the applicable percentage listed below according to the amount of employment tenure with employer. When more than one person in a household is eligible, the longest employment tenure shall be used to determine the appropriate discount percentage.

<u>Tenure With Employer</u>	
Less Than 3 Years	0%
3 to 9 Years	5%
10 to 19 Years	10%
20 or More Years/Retired	15%

B. Union, Club, Society, Trust, Credit Union or Association Tenure Discount

The premiums for all coverages shall be reduced by the applicable percentage listed below according to the years of membership with the sponsor union, club, society, trust, credit union or association. When more than one person in a household is eligible, the longest membership shall be used to determine the appropriate discount percentage.

<u>Tenure With Sponsor</u>	
Less Than 3 Years	0%
3 to 9 Years	5%
10-19 Years	10%
20 Years or More	15%

Note that an insured cannot be eligible for both the Employment Tenure Discount and the Union, Club, Society, Trust, Credit Union or Association Tenure Discount.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 25 - MASS MERCHANDISING ACCOUNT DEVIATION

A deviation will apply to the total automobile premium (including all optional coverages) for those insureds electing personal lines insurance through an eligible group.

RULE 26 - DRIVING SAFETY COURSE DISCOUNTS

A. Defensive Driver Discount

A five percent (5%) discount shall apply, provided the principal operator:

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

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

B. This discount applies to all vehicles of which the principal operator is the qualifying insured. Driver Improvement Course Discount

A five percent (5%) discount is provided to operators licensed two or more years who subsequently complete a Metropolitan-approved driver improvement course and submit acceptable proof.

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

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

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

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 27 - AUTO POLICY PLUS

A. Auto/Home Multi-Policy Discount

A discount is provided to those insureds who also are the named insured on a Metropolitan Homeowners policy. This discount is not available to the Automobile policy when the account's Homeowners insurance is a Renters policy. The following discount amounts shall apply:

Tiers 1-29: 5%
Tiers 30-99: 4%

B. Auto/Other MetLife Multi-Product Discount

A five percent (5%) discount is provided when the named insured, spouse or civil union partner owns or is a named insured under an active individual life insurance policy, individual disability policy, individual long-term care policy, individual annuity, individual dental policy, individual accident and health policy (includes critical illness, hospital indemnity or an accident product), or is a purchaser of legal plans from Metropolitan Life Insurance Company ("MetLife®") or an affiliated company which is domiciled in the United States.

Employee paid optional or supplemental coverage relating to the above listed products that are purchased in conjunction with group policies are eligible for the discount (employer paid coverage does not qualify for this discount).

Life products must be premium paying or must be paid-up with a face value of \$1,000 or more in order to qualify for this discount. Life policies insuring anyone under the age of 18 do not qualify.

The following MetLife® and MetLife affiliate policies and products are among those that do not qualify for discount eligibility:

- Group life insurance (basic/non-employee paid)
- Industrial life insurance
- Mutual funds
- Policies in nonforfeiture status
- Life insurance insuring anyone under the age of 18
- Any policy issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries, including any flood policy.*

* Please note that legal plans issued by Metropolitan Property and Casualty Insurance Company or one of its subsidiaries do qualify.

The total combined discount applies to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Protection Against Bodily Injury Caused by Uninsured Motorist, Protection Against Bodily Injury Caused by Underinsured Motorist, Protection Against Property Damage Caused by Uninsured Motorist, Comprehensive and Collision coverage premiums.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 28 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 29 - GOOD STUDENT DISCOUNT

A discount shall be applied to the premiums for Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Uninsured Motorist for Bodily Injury, Underinsured Motorist for Bodily Injury, Uninsured Motorist for Property Damage, Comprehensive and Collision when the vehicle is rated under a youthful classification, and the assigned Youthful Operator meets the following criteria.

a. The operator:

- (1) at least 16, but under 25 years of age;
- (2) at least a sophomore (10th grade) full-time high school student; or
- (3) is a full-time student of a college, university or accredited vocational-technical institute; or
- (4) attended a college, university or accredited vocational-technical institute on a full-time basis.

b. The student must:

- (1) rank among the top 20% of the class scholastically; or
- (2) maintain at least a "B" average or its equivalent; or
- (3) maintain at least a 3.0 in a 4, 3, 2, 1 point system; or
- (4) be included in a "Dean's List", "Honor Roll", or comparable list indicating scholastic achievement; or
- (5) have achieved a cumulative scholastic average of "B" or 3.0 or higher if qualified under a.(3) or (4).

c. Proof of Eligibility may consist of any of the following:

- (1) a report card, transcript or copy of the Dean's List or Honor Roll for the immediately preceding school semester, quarter or other grading period; or
- (2) the cumulative scholastic record from the appropriate college, university or vocational-technical institute for the immediately preceding school semester, quarter or other grading period.

In order to retain the Good Student Discount, the insured will be required to furnish proof of eligibility periodically.

Exception: Any driver who qualifies at the age of 20 or older, or who graduates from a college, university or accredited vocational-technical school before the age of 20 and qualifies as a good student will continue to receive the Good Student Discount through the age of 24 without further proof. However, Good Student only applies with a youthful rated classification.

Age/ Coverage	BI	PD	MED	PIP	UM/UIM/		COLL
					UMPD	COMP	
16	0.81	0.81	0.81	0.81	0.85	0.85	0.84
17	0.81	0.81	0.81	0.81	0.85	0.85	0.84
18	0.81	0.81	0.81	0.81	0.85	0.85	0.84
19	0.83	0.83	0.83	0.83	0.85	0.85	0.85
20	0.84	0.84	0.84	0.84	0.85	0.85	0.86
21	0.85	0.85	0.85	0.85	0.85	0.85	0.87
22	0.86	0.86	0.86	0.86	0.85	0.85	0.88
23	0.87	0.87	0.87	0.87	0.85	0.85	0.89
24	0.88	0.88	0.88	0.88	0.85	0.85	0.90

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 30 - HOMEOWNERSHIP DISCOUNT

A discount applies to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision coverage premiums for each vehicle on the policy if the named insured owns a home and lives in a home. "Home" is defined as a house, condominium or townhouse. Mobile homes are ineligible. The discount is not available to minors whose parents are homeowners, unless the parents are insured under the same policy and have a vehicle scheduled on the policy. Proof of insurance must be submitted in order to qualify for the discount. Examples of proof include the declarations page of the homeowner's insurance policy, title, tax bill, etc. Other documentation may be required to verify that the home is eligible.

The following discount amount shall apply:

Tiers 30-99: 1%

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 31 - PERFORMANCE VEHICLE FACTOR

A factor of 1.20 shall be applied to vehicle types warranting an Underwriting Referral (Code U).

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

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 32 - EXCLUDED DRIVER FACTOR

A factor shall be applied to policies on which coverage has been excluded for a named individual evidenced by an excluded driver endorsement.

The factor shall apply to the Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision coverage premiums in the amounts shown below:

Tiers 1-19:	1.00
Tiers 20-29:	1.10
Tiers 30-99:	1.20

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 33 - UNVERIFIABLE MVR/INTERNATIONAL LICENSE FACTOR

A factor shall be applied if a driver has an unverifiable motor vehicle report meaning we do not have a reported history of the most current three year period. To avoid the application of this factor, insureds should currently have an Arkansas driver's license. Included in this category are persons who have an international license. An international license is considered to be a license from anywhere except Canada, the fifty United States or Washington, D.C.

Exceptions:

If the driver is military personnel or a student, an unverifiable MVR factor due to an out-of-state license is waived.

If the driver is licensed less than 3 years and has a current Arkansas driver's license, the unverifiable MVR factor is waived.

The factor is applied to the vehicle on which the person is assigned. If the person is not assigned to a vehicle, then the factor is applied to the vehicle with the highest combined Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision premium (immediately prior to applying the factor).

A factor of 1.35 shall apply to Bodily Injury Liability, Property Damage Liability, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection and Collision premiums.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 34 - RENEWAL PREMIUM CAPPING

Policy renewal premium changes shall be capped at plus or minus 25% for annual policies and plus or minus 12.5% for semi-annual policies based on the application of a Rate Cap Factor.

The capped renewal premium shall be calculated as follows:

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

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

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

RULE 35 - MASS MERCHANDISING ACCOUNT TRANSFER PREMIUM CAPPING

The Mass Merchandising Account Transfer Premium Capping program is used with eligible groups who choose to participate with Metropolitan in improved marketing methods designed to increase participation in the group automobile program. The purpose of this capping program is to reduce the policyholder premium disruption that could result from an insured electing to transfer his or her policy to Metropolitan.

Participants who choose to enroll via the alternate cost saving methods within a specified timeframe on effective dates will receive a capped premium described below.

1. The capped premium shall be determined as follows:

For annual policies, at conversion to new business with Metropolitan, a 5% premium discount will apply to the policyholder's prior carrier rate, and then premium may increase or decrease by no more than 10% at each of the next two renewals.

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

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

2. The capped premium shall be calculated as follows:

The expiring full term premium of the policyholder's former company is compared to the uncapped new full term Metropolitan premium, and if the amount of premium increase/decrease is greater than the rate cap percent listed above, the Rate Cap Factor will be calculated by multiplying the expiring full term premium by one plus/minus the rate cap percent, dividing by the uncapped new full term premium and rounding to three decimal places. If at subsequent renewals, the expiring full term premium is a capped premium, the comparison described above is to the prior term capped premium.

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

Policyholders whose prior insurance was with Metropolitan are not eligible for this option.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 36 - WELCOME DISCOUNT

For policies with an application written date on or after 2/13/2012, an additional discount is provided to those policies that are paying premium under the Payroll Deduction pay plan, the ExpressIt pay plan, the Recurring Credit Card pay plan or the 1-Pay pay plan at new business and for as long as they continue to qualify for one of these options within the timeframe shown below.

Discount amounts are based on the following table:

Pay Plan	Time with Metropolitan			
	0-5 mos.	6-11 mos.	12-17 mos.	18-23 mos.
Payroll Deduct	10%	7.5%	5%	2.5%
ExpressIt	10%	7.5%	5%	2.5%
Recurring Credit Card	10%	7.5%	5%	2.5%
1 Pay	10%	7.5%	5%	2.5%

The discount applies to the Bodily Injury Liability, Property Damage Liability, Bodily Injury Caused by Uninsured Motorists, Bodily Injury Caused by Underinsured Motorists, Property Damage Caused by Uninsured Motorists, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive and Collision coverage premiums.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 37 - PREFERRED EMPLOYER DISCOUNT

A discount of 11% will apply to the Bodily Injury Liability, Property Damage Liability, Bodily Injury Caused by Uninsured Motorists, Bodily Injury Caused by Underinsured Motorists, Property Damage Caused by Uninsured Motorists, Medical Expense, Medical and Hospital Benefits portion of Personal Injury Protection, Comprehensive, Collision and Towing coverage premiums for those employed by a preferred employer.

This discount shall not apply if the customer is also eligible for a mass merchandising account deviation.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 38 - MY JOURNEY ENROLLMENT DISCOUNT

Please refer to the Rate Pages for a description of this rule.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 39 - MY JOURNEY DISCOUNT

Please refer to the Rate Pages for a description of this rule.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

OPTIONAL COVERAGES

RULE 40 - NON-OWNED VEHICLE COVERAGE

Coverage is available to the named insured and all residents of the same household as the named insured for the use of non-owned automobiles. This coverage is not available for trailers, antiques, classics, replicas or motor homes.

Premium determination and coverage availability is based on the following:

- A. Primary Coverage
Bodily Injury Liability, Property Damage Liability, Bodily Injury Caused by Uninsured Motorists, Bodily Injury Caused by Underinsured Motorists, Property Damage Caused by Uninsured Motorists, Medical and Hospital Benefits portion of Personal Injury Protection, Medical Expense, Comprehensive, Collision, Towing, Substitute Transportation, Custom Sound and Vehicle Customization coverages may be selected if automobiles are furnished for the regular use of the individual and there is no insurance afforded for his or her protection on a direct primary basis.
- B. Excess Coverage
Bodily Injury Liability, Property Damage Liability, Bodily Injury Caused by Uninsured Motorists, Bodily Injury Caused by Underinsured Motorists, Medical Expense, and Medical and Hospital Benefits portion of Personal Injury Protection coverage may be selected if automobiles are furnished for the regular use of the individual and there is insurance afforded for his or her protection on a direct primary basis for Bodily Injury Liability, Property Damage Liability, and Medical Expense.
- C. Rating
Apply the following factors to the premiums that would apply if the insured owned the covered auto.

Coverage Type	Rating Factor
<u>Primary Coverage</u>	
Bodily Injury Liability	1.00
Property Damage Liability	1.00
Uninsured Motorist - BI	1.00
Underinsured Motorists -BI	1.00
Uninsured Motorist - PD	1.00
Medical Expense	1.00
Personal Injury Protection	1.00
Comprehensive	1.00
Collision	1.00
Towing	1.00
Substitute Transportation	1.05
Custom Sound	1.05
Vehicle Customization	1.05
<u>Excess Coverage</u>	
Bodily Injury Liability	.12
Property Damage Liability	.12
Uninsured Motorist - BI	1.00
Underinsured Motorists -BI	1.00
Medical Expense	.12
Personal Injury Protection	1.00

Note: Rate Classification

Non-Owned Vehicles with Excess Coverage will not receive a multi-vehicle factor under the rate classification rule. However, they are considered in the vehicle count when determining the appropriate rate classification factor for all other vehicles.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 41 - MISCELLANEOUS TYPES

A. Trailers Designed For Use With a Private Passenger Automobile

i. Personal Injury Protection or Medical Expense

Where required by statute, this coverage is provided without premium charge.

ii. Bodily Injury Liability and Property Damage Liability

The policy provides coverage without premium charge and without specific description of the trailer, except when the trailer is used for business purposes with other than a private passenger automobile.

iii. Physical Damage - Comprehensive and Collision

Camping and travel trailers used for other than recreational purposes or used as permanent living quarters cannot be insured for physical loss coverage. When the insured has no residence for his immediate occupancy, other than the camping or travel trailer, the trailer is considered to be permanent living quarters.

Coverage for transportation costs, towing and labor, and personal effects is not available. Comprehensive and Collision may be extended to cover camping, travel and utility trailers at the following semi-annual rates; subject to a minimum premium of 25% of the semi-annual rate for the period of coverage:

For Tiers 1-29:

<u>Original Cost New</u>	<u>Camping, Travel and Utility Trailers</u>			
	<u>\$100 Deductible</u>		<u>\$200 Deductible</u>	
	<u>Collision</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Comprehensive</u>
\$ 0 to \$ 1,000	\$ 6	\$ 4	\$ 5	\$ 3
1,001 to 2,000	9	6	7	5
2,001 to 3,000	10	8	9	7
3,001 to 4,000	14	9	12	8
4,001 to 5,000	17	12	14	10
5,001 to 6,000	20	14	17	12
6,001 to 7,000	23	17	20	14
7,001 to 8,000	26	19	22	16
8,001 to 9,000	30	20	26	17
9,001 to 10,000	34	24	29	20
10,001 to 11,000	36	26	31	22
11,001 to 12,000	37	29	32	25
12,001 to 13,000	40	31	34	26
13,001 to 14,000	43	34	37	29
14,001 to 15,000	46	37	39	31
15,001 to 16,000	48	40	43	36
16,001 to 17,000	51	43	46	39
17,001 to 18,000	54	46	49	41
18,001 to 19,000	55	49	50	44
19,001 to 20,000	58	51	52	46
20,001 to 22,000	61	55	55	50
22,001 to 24,000	65	60	59	54
For each additional \$2,000 add	4	4	3	3

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

For Tiers 30-99:

Original Cost New	\$100 Deductible		\$200 Deductible	
	Collision	Comprehensive	Collision	Comprehensive
\$ 0 to \$ 1,000	\$11	\$11	\$10	\$10
1,001 to 2,000	14	16	13	15
2,001 to 3,000	17	19	16	18
3,001 to 4,000	23	26	22	25
4,001 to 5,000	28	31	27	30
5,001 to 6,000	32	35	31	34
6,001 to 7,000	37	40	36	39
7,001 to 8,000	41	45	40	44
8,001 to 9,000	46	50	45	49
9,001 to 10,000	50	55	49	54
10,001 to 11,000	55	60	54	59
11,001 to 12,000	59	65	58	64
12,001 to 13,000	64	70	63	69
13,001 to 14,000	68	75	67	74
14,001 to 15,000	73	80	72	79
15,001 to 16,000	77	85	76	84
16,001 to 17,000	82	90	81	89
17,001 to 18,000	86	95	85	94
18,001 to 19,000	91	100	90	99
19,001 to 20,000	95	105	94	104
20,001 to 22,000	102	112	100	111
22,001 to 24,000	109	119	106	117
For each additional \$2,000 add	7	8	6	7

B. Miscellaneous Vehicles

i. Antique Automobiles

The antique automobile program applies to private passenger motor vehicles 25 or more years old that are maintained solely for use in exhibitions, club activities, parades and other functions of public interest. Rates for these vehicles are determined as follows:

a. Bodily Injury Liability, Property Damage Liability, Medical Expense, and Personal Injury Protection

Charge 35% of the Semi-annual base rate, subject to a combined minimum of \$12 per vehicle per policy period. The applicable Rating Classification factors do not apply.

b. Protection Against Uninsured and Underinsured Motorist Bodily Injury and Protection Against Uninsured Motorist Property Damage Charge 35% of the Semi-annual base rate, subject to a minimum of \$1 per vehicle per policy period.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

c. Physical Damage

Comprehensive and Collision coverage may be afforded on a \$100 deductible stated amount basis at the following semi-annual rates per \$100 of insurance.

Tiers 1-19:

Comprehensive	\$.40
Collision	\$.60

Tiers 20-29:

Comprehensive	\$.80
Collision	\$1.20

Tiers 30-99:

Comprehensive	\$1.20
Collision	\$1.80

ii. Classic Automobiles

The classic automobile program applies to private passenger motor vehicles 10 or more years old which are used on a regular basis and have appreciated in value substantially due to physical restoration, reconditioning or due to special interest in the automobile as an investment or collector's item. Rates for these vehicles are determined as follows:

a. Bodily Injury Liability, Property Damage Liability, Medical Expense and Personal Injury Protection

Rate in accordance with Metropolitan's standard rating procedures.

b. Protection Against Uninsured and Underinsured Motorist Bodily Injury and Protection Against Uninsured Motorist Property Damage

Coverage is available at regular manual rates.

c. Physical Damage

Assign a symbol based on the stated amount of coverage which should be substantiated by an appraisal. Use the rates for private passenger vehicles. These vehicles will always be rated as the current model year. The current model year changes effective October 1 of each year regardless of the actual introductory dates of the make and models.

iii. Replicas and Custom-Built Automobiles

A replica is a reproduction of an antique or classic automobile. Replicas and custom-built private passenger motor vehicles should be assigned a symbol based on the original cost new and are rated in accordance with Metropolitan's standard rating procedures.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 42 - SOUND RECEIVING AND TRANSMITTING EQUIPMENT

(Only available for renewal business presently with this coverage)

Physical Damage coverage is available for any device or instrument or a combination of devices or instruments designed as a Citizens Band Radio, cellular phones, two-way mobile radio or telephone, including its accessories, equipment and antenna, while in or upon an automobile, subject to a limit of \$3,000. The semi-annual rate for such coverage shall be \$10 per automobile.

The applicable endorsement shall be attached to the policy. This coverage is not available unless Comprehensive coverage is applicable. The premium for this coverage is not modified.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 43 - VEHICLE CONVERSION OR CUSTOMIZATION

Physical Damage coverage is available for the increased cost of repair or replacement because of conversion or customization to a pick-up, panel truck or van including parts, special equipment, accessories, interior coverings, external finishes or any combination thereof not available as "standard" or "optional" from the manufacturer of the vehicle.

	<u>Semi-Annual Premium</u>
Tiers 1-19:	\$1.00 per \$100 of insurance
Tiers 20-29:	\$2.00 per \$100 of insurance
Tiers 30-99:	\$3.00 per \$100 of insurance

This coverage is available only when both Collision and Comprehensive are requested. The premium for this coverage is not modified.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 44 - SUBSTITUTE TRANSPORTATION EXPENSE

At the option of the insured, the policy may be extended by endorsement to provide reimbursement for car rental or other substitute transportation expenses incurred because of a disablement, caused by a loss covered under the Physical Damage Section of the policy. When Comprehensive coverage is purchased, the policy provides for the minimum limit of substitute transportation reimbursement for a loss caused by the theft of the entire vehicle. When higher limits of this optional coverage are selected, they also apply to reimbursement when the loss is caused by theft.

This coverage is available only when both Comprehensive and Collision coverages are applicable.

Substitute Transportation coverage is available on a vehicle basis in the following limits:

Limit of Liability Per Day/Per Occurrence	Semi-Annual Rate Per Vehicle Monoline	Semi-Annual Rate Per Vehicle GrandProtect
Tiers 1-19:		
\$25/ \$750	\$10	N/A*
\$40/\$1200	\$15	\$5
\$75/\$2250	\$25	\$13
\$100/\$3000	\$33	\$20
Tiers 20-29:		
\$25/ \$750	\$15	N/A*
\$40/\$1200	\$25	\$8
\$75/\$2250	\$40	\$20
\$100/\$3000	\$50	\$30
Tiers 30-99:		
\$25/ \$750	\$25	N/A*
\$40/\$1200	\$40	\$13
\$75/\$2250	\$65	\$32
\$100/\$3000	\$80	\$51

* Limits of \$30/\$900 are included for GrandProtect.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 45 - MOTOR HOME COVERAGE

Liability, Medical Expense, Personal Injury Protection and Physical Damage coverages are available for motor homes. Combinations of available coverage and limits are identical to those used for private passenger automobiles. Refer to the Hazards Insured and Limits rule in this manual. Premiums are based upon the private passenger automobile rates.

A. Basic Coverages

The rating for motor home coverage will vary based upon the following classifications:

1. Classifications

Class A - Vehicle used for recreational purposes only. No discounts or surcharges will apply.

Class B - Vehicle used for other than recreational purposes, or, motor home is the only vehicle on the policy. All discounts and surcharges will apply.

A Motor Home insured in conjunction with a Private Passenger Automobile shall qualify the Private Passenger Automobile for Multi-Car Rating. Motor Homes used for other than Recreational purposes, insured in conjunction with a Private Passenger Automobile, shall be rated as Multi-Car and shall receive a Multi-Car Rating Classification factor. Motor Homes used for Recreational purposes only shall not be rated as Multi-Car.

2. Rating

<u>Coverage</u>	<u>Premium</u>
Liability (BI, PD, MED, PIP, UM, UIM, UMPD)	Class A - .70 x Private Passenger Automobile Rate. Rating Classification factors do not apply. No other modification applies. Class B - Rate as private passenger automobile. Refer to the Rate Pages.
Physical Damage - See Note (Comp., Coll., Towing)	Class A - .50 x Private Passenger Automobile Rate. Rating Classification factors do not apply. No other modification applies. Class B - Rate as private passenger automobile. Refer to the Rate Pages.

NOTE - Use Cost New Table, Symbol Section, to determine symbol.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

B. Optional Coverages

1. Motor Home Contents - Household furniture and other personal property may be insured against damage caused by fire and lightning. A \$1000 minimum amount of coverage is required.

The semi-annual rate shall be \$.50 per \$100 of coverage.

2. Motor Home Rental - Coverage is available for the occasional rental of the motor home to others. A semi-annual (six month policy) surcharge will apply to all coverages in effect based upon the number of weeks the motor home is rented within the policy period.

<u>Weeks Rented</u>	<u>Surcharges</u>
1 - 3	50%
4 - 6	100%
Over 6	Coverage not available

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 46 - RESERVED FOR FUTURE USE

RULE 47 - AUTOMOBILE LEASE OR LOAN GAP COVERAGE

Comprehensive and Collision coverages on a vehicle may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle in the event of a total loss.

Coverage does not apply to late payments, finance charges or charges for excess mileage or wear and tear, etc.

This coverage is available, subject to the following:

1. The insured must request coverage within 30 days of leasing or financing a new vehicle (not previously titled), or at the time of applying for a new policy if similar coverage was in effect on the vehicle with the previous carrier, and no losses involving the vehicle may have occurred.
2. This coverage applies only to the original lease or loan agreement of the covered vehicle.
3. The vehicle must be insured for both Comprehensive and Collision.
4. Coverage is not available on motor homes or trailers.

The premium for this coverage is 7% of both the Comprehensive and Collision coverage premiums.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 48 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 49 - CUSTOM SOUND EQUIPMENT COVERAGE

Physical Damage coverage is available for custom sound and other equipment designed for the reception, recording or reproduction of sound or video, or receiving or transmitting audio, visual or data signals. This includes any antennae and accessories used with such equipment.

Develop the premium independently for each covered auto as follows:

A. Custom Audio, Visual and Data Electronic Equipment (including its accessories)

Determine the limit of liability based on the total cost new of the electronic equipment permanently installed in that auto and the cost new of its accessories. Do not include the cost of tapes, records, discs or other media in determining this limit.

Additional coverage for \$200 worth of tapes, records, discs or other media applies at no additional charge when coverage is provided for custom sound or other electronic equipment.

For Tiers 1-35, the semi-annual premium is:

<u>Total Cost New of Equipment and Accessories</u>	<u>Semi-Annual Premium per Vehicle</u>
\$0 - \$500	\$15
501 - 1,000	30
1,001 - 1,500	45
1,501 - 2,000	60
2,001 - 2,500	75
2,501 - 3,000	90
3,001 - 3,500	105
3,501 - 4,000	120
4,001 - 4,500	135
4,501 - 5,000	150
Over \$5,000	\$30 per each additional \$1,000

For Tiers 36-99, the semi-annual premium is:

<u>Total Cost New of Equipment and Accessories</u>	<u>Semi-Annual Premium per Vehicle</u>
\$0 - \$500	\$30
501 - 1,000	60
1,001 - 1,500	90
1,501 - 2,000	120
2,001 - 2,500	150
2,501 - 3,000	180
3,001 - 3,500	210
3,501 - 4,000	240
4,001 - 4,500	270
4,501 - 5,000	300
Over \$5,000	\$60 per each additional \$1,000

B. Tapes, Records, Discs or Other Media Only

When coverage is not purchased for custom sound or other electronic equipment, coverage for \$200 worth of tapes, records, discs or other media is available at the following additional semi-annual premiums on a per vehicle basis:

- Tiers 1-25: \$ 8
- Tiers 26-35: \$12
- Tiers 36-99: \$16

The applicable endorsement shall be attached to the policy. This coverage is not available unless Comprehensive coverage is purchased. The premium for this coverage is not modified.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 50 - TOWING COVERAGE

Increased towing and labor coverage is available at the following limits:

<u>Limit</u> <u>Per Disablement</u>	<u>Additional</u> <u>Semi-Annual Premium</u> <u>Per Vehicle</u>
\$75	\$1
100	\$2

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULES 51-59 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

GENERAL CONDITIONS

RULE 60 - POLICY PERIOD

Both six-month and annual policies are available. The policy term is indicated by the effective and expiration dates on the Declarations.

Policies may be written for terms less than 12 months or other than 6 months if necessary to secure a common policy renewal date with other coverages or lines of insurance, or when a policy is statutorily required to expire on a fixed date. Charge the appropriate pro-rata percentage of the premium for the term of coverage provided.

Refer to the Rate Page Section for the applicable policy form factors.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 61 - CHANGES

Changes that affect the coverage provided by the policy, or the classification or rating of the risk (e.g., territory, use, description, etc.) shall be computed pro rata.

When a vehicle is added or coverage is revised on an automobile policy during its first term, the policy will be rated under those rates used when the policy was first issued. For renewal policies, the rates in effect on the effective date of the renewal will apply.

Any statewide rate level change that has been approved since the policy was issued or renewed will not affect that policy until the customer's next renewal date.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 62 - CANCELLATION

- A. The Company will not cancel any policy except in accordance with the policy conditions.
- B. Premium adjustment resulting from cancellation by the Company, or at the request of the insured, of the policy or a form of coverage shall be computed pro rata.
- C. If cancellation of the policy results in a return premium of less than \$2.00, it shall be waived, except that the actual amount shall be refunded on request.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULE 63 - SUSPENSION

- A. Bodily Injury Liability, Property Damage Liability, Medical Expense coverages and Personal Injury Protection coverage shall not be suspended (1) for any risk for which a certificate has been filed in accordance with a Financial Responsibility Law, or (2) for any risk subject to statutory compulsory insurance requirements, except if the motor vehicle department of the state in which the automobile is registered accepts voluntary surrender of registration plates and the Company is furnished with a receipt thereof.
- B. In all other cases, the policy or a form of coverage for which a separate premium is charged may be suspended and any return premium shall be computed on a pro rata basis.

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

RULES 64-69 - RESERVED FOR FUTURE USE

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

ARKANSAS MET GROUP AUTOMOBILE TERRITORIES

Zip	Split	TERR									
71601	15		71726	1		71839	6		71952		1
71602	15		71728	1		71840	6		71953		1
71603	15		71730	7		71841	1		71956		10
71630	1		71740	1		71842	1		71957		1
71631	1		71742	1		71845	1		71958		1
71635	1		71743	1		71846	1		71959		1
71638	1		71744	1		71847	1		71960		1
71639	1		71745	1		71851	1		71961		1
71640	1		71747	7		71852	1		71962		1
71642	1		71748	1		71853	1		71964		10
71643	1		71749	7		71854	6		71965		1
71644	1		71750	7		71855	1		71966		1
71646	1		71751	1		71857	1		71968		10
71647	1		71752	1		71858	1		71969		1
71651	1		71753	1		71859	1		71970		1
71652	1		71758	7		71860	1		71971		1
71653	1		71759	7		71861	1		71972		1
71654	1		71762	7		71862	1		71973		1
71655	1		71763	1		71864	1		72001		11
71658	1		71764	1		71865	1		72002		13
71659	5		71765	7		71866	1		72003		1
71660	1		71766	1		71901	10		72004		15
71661	1		71768	7		71909	10		72005		1
71662	1		71770	1		71913	10		72006		1
71663	1		71772	1		71920	1		72007		28
71665	1		71801	1		71921	1		72010		28
71666	1		71820	1		71922	1		72011		12
71667	1		71822	1		71923	1		72012		28
71670	1		71823	1		71929	1		72013		1
71671	1		71825	1		71932	1		72014		1
71674	1		71826	1		71933	1		72015		12
71675	1		71827	1		71935	1		72016		11
71676	1		71828	1		71937	1		72017		1
71677	1		71831	1		71940	1		72019		12
71678	1		71832	1		71941	1		72020		28
71701	1		71833	1		71942	1		72021		1
71720	1		71834	6		71943	1		72022		12
71721	1		71835	1		71944	1		72023		5
71722	1		71836	1		71945	1		72024		5
71724	7		71837	6		71949	10		72025		11
71725	1		71838	1		71950	1		72026		1

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

Zip	Split	TERR									
72027		11	72080		11	72139		28	72313		4
72028		1	72081		28	72140		1	72315		4
72029		1	72082		28	72141		1	72320		4
72030		11	72083		5	72142		13	72321		4
72031		1	72084		15	72143		28	72322		4
72032		11	72085		28	72150		15	72324		1
72034		11	72086		5	72152		15	72325		4
72036		1	72087		10	72153		1	72326		4
72037		5	72088		1	72156		11	72327		4
72038		1	72099		2	72157		11	72328		1
72039		11	72101		1	72160		1	72329		4
72040		1	72102		28	72164		2	72330		4
72041		1	72103		13	72165		1	72331		4
72042		1	72104		1	72166		1	72332		4
72043		1	72105		1	72167		12	72333		1
72044		1	72106		11	72168		15	72335		4
72045		28	72107		11	72169		1	72338		4
72046		5	72108		1	72170		1	72339		4
72047		11	72110		11	72173		11	72340		4
72048		1	72111		11	72175		15	72341		4
72051		1	72112		1	72176		28	72342		1
72052		28	72113		2	72178		28	72346		4
72053		2	72114		2	72179		1	72347		1
72055		1	72116		13	72180		2	72348		4
72057		15	72117		13	72181		11	72350		4
72058		11	72118		2	72182		15	72351		4
72059		1	72120		2	72183		2	72352		4
72060		28	72121		28	72201		2	72353		1
72061		11	72122		12	72202		2	72354		1
72063		11	72123		1	72204		13	72355		1
72064		1	72125		11	72205		2	72358		4
72065		13	72126		11	72206		13	72359		4
72066		1	72127		11	72207		2	72360		4
72067		1	72128		15	72209		13	72364		4
72068		28	72129		15	72210		2	72365		1
72069		1	72130		1	72211		2	72366		1
72070		11	72131		1	72212		2	72367		1
72072		5	72132		15	72223		2	72368		4
72073		1	72133		15	72227		2	72369		1
72074		1	72134		1	72301		4	72370		4
72075		1	72135		2	72310		4	72372		4
72076		2	72136		28	72311		4	72373		1
72079		15	72137		28	72312		1	72374		1

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

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

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY
AUTOMOBILE MANUAL
ARKANSAS

Zip	Split	TERR	Zip	Split	TERR	Zip	Split	TERR	Zip	Split	TERR
72669		1	72751		30	72854		1			
72670		1	72752		1	72855		1			
72672		1	72753		9	72856		11			
72675		1	72756		30	72857		1			
72677		1	72758		30	72858		11			
72679		11	72760		1	72860		1			
72680		1	72761		30	72863		1			
72682		1	72762		9	72865		1			
72683		1	72764		9	72901		3			
72685		1	72768		30	72903		3			
72686		1	72769		9	72904		3			
72687		1	72770		9	72905		3			
72701		9	72773		1	72908		3			
72703		9	72774		9	72916		3			
72704		9	72776		1	72921		29			
72711		30	72801		11	72923		3			
72712		30	72802		11	72926		1			
72714		30	72820		1	72927		1			
72715		30	72821		1	72928		1			
72717		9	72823		11	72930		1			
72718		30	72824		1	72932		29			
72719		30	72826		1	72933		1			
72721		1	72827		1	72934		29			
72722		30	72828		1	72935		29			
72727		9	72829		1	72936		3			
72728		9	72830		1	72937		3			
72729		9	72832		1	72938		3			
72730		9	72833		1	72940		3			
72732		30	72834		1	72941		3			
72733		30	72835		1	72943		1			
72734		30	72837		11	72944		1			
72735		9	72838		1	72945		3			
72736		30	72839		1	72946		29			
72737		9	72840		1	72947		29			
72738		1	72841		1	72948		29			
72739		30	72842		1	72949		1			
72740		1	72843		11	72950		1			
72741		9	72845		1	72951		1			
72742		1	72846		1	72952		29			
72744		9	72847		11	72955		29			
72745		30	72851		1	72956		29			
72747		30	72852		1	72958		1			
72749		9	72853		1	72959		9			

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Rating
Project Name/Number: /AR004700200012

Filing Company: Metropolitan Group Property and Casualty Insurance Company

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	AR_A_MGPC_Form A-1_04-2015.PDF
Item Status:	Filed
Status Date:	04/14/2015

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR_A_MGPC_Premium Comparisons 04-2015.PDF AR_A_MGPC_Premium Comparisons 04-2015.XLS
Item Status:	Filed
Status Date:	04/14/2015

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Filed
Status Date:	04/14/2015

Satisfied - Item:	Rate Change Exhibit
Comments:	
Attachment(s):	AR_A_MGPC_Rate Change Exhibit 04-2015.PDF AR_A_MGPC_Rate Change Exhibit 04-2015.XLSX
Item Status:	Filed
Status Date:	04/14/2015

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	AR_A_MGPC_Rate Filing Abstract_04-2015.PDF
Item Status:	Filed
Status Date:	04/14/2015

Satisfied - Item:	Prior Carrier Loss Ratio Exhibit
Comments:	
Attachment(s):	Prior Carrier Loss Ratio Exhibit.PDF

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State:

Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Rating

Project Name/Number:

/AR004700200012

Item Status:

Filed

Status Date:

04/14/2015

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name _____

NAIC # (including group #) _____

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

If yes, list the areas:

- 2. Do you furnish a market for young drivers? [] Yes [] No
3. Do require collateral business to support a youthful driver? [] Yes [] No
4. Do you insure drivers with an international or foreign driver's license? [] Yes [] No

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

- a. Driver over 55 _____ %
b. Good Student Discount _____ %
c. Multi-car Discount _____ %
d. Accident Free Discount* _____ %

Please Specify Qualification for Discount:

- e. Anti-Theft Discount _____ %
f. Other (specify) _____ %

_____ %

_____ %

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

- 7. Does your company utilize a tiered rating plan? [] Yes [] No

If so, list the programs and percentage difference and current volume for each plan:

Table with 3 columns: Program, Percentage Difference, Volume. Includes four rows of blank lines for data entry.

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

Signature

Printed Name

Title

Telephone Number

Email address

AID PC A-1 (1/06)

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

NAIC Number: 34339
 Company Name: Metropolitan Group Property & Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date:

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

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

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66		
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246		
	100/300/50 Liability with Comprehensive and Collision		\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038		
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079		
	100/300/50 Liability with Comprehensive and Collision		\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921		
2010 Honda Odyssey "EX"	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128		
	100/300/50 Liability with Comprehensive and Collision		\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490		
	100/300/50 Liability with Comprehensive and Collision		\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267		
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028		
	100/300/50 Liability with Comprehensive and Collision		\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693		
2010 Hyundai Santa Fe Se 4X2	Minimum Liability		\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064		
	Minimum Liability with Comprehensive and Collision		\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171		
	100/300/50 Liability with Comprehensive and Collision		\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974		

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

PROPOSED RATE LEVEL CHANGE

Territory	BI	PD	MED	UMBI/UIMBI	UMPD	NF	COMP	COLL	TOW	LIAB	NF	PHYS	TOTAL
1	-0.3%	-0.5%	0.3%	0.8%	2.6%	-0.1%	0.2%	0.0%	0.0%	-0.2%	-0.1%	0.1%	0.0%
2	-0.3%	0.3%	0.3%	-1.2%	0.4%	-0.1%	-0.2%	0.0%	0.0%	-0.1%	-0.1%	-0.1%	-0.1%
3	-0.3%	-0.5%	1.7%	0.2%	-3.3%	-0.2%	-0.7%	0.3%	0.0%	-0.4%	-0.2%	-0.1%	-0.3%
4	-0.3%	0.3%	0.9%	-0.8%	-1.2%	0.0%	-0.1%	-0.1%	0.0%	-0.1%	0.0%	-0.1%	-0.1%
5	-0.3%	0.3%	0.0%	-2.0%	0.4%	-0.1%	-0.3%	0.2%	0.0%	-0.2%	-0.1%	0.0%	-0.1%
6	-0.3%	0.4%	0.0%	-0.3%	1.8%	0.3%	-0.2%	0.2%	0.0%	0.0%	0.3%	0.0%	0.1%
7	0.3%	0.3%	0.0%	-0.3%	2.6%	0.1%	0.4%	0.3%	0.0%	0.3%	0.1%	0.3%	0.3%
8	-0.3%	0.3%	-1.1%	-1.6%	0.4%	-0.2%	-0.1%	0.2%	0.0%	-0.1%	-0.2%	0.1%	0.0%
9	-0.3%	0.5%	0.9%	2.2%	-1.2%	0.3%	-0.7%	0.4%	0.0%	0.2%	0.3%	-0.1%	0.1%
10	-0.3%	0.4%	-0.8%	-0.8%	2.6%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%
11	-0.3%	0.5%	0.7%	1.5%	1.8%	-0.5%	-0.4%	0.0%	0.0%	0.2%	-0.5%	-0.1%	0.0%
12	0.3%	0.4%	0.0%	0.8%	2.6%	0.1%	-0.1%	0.3%	0.0%	0.4%	0.1%	0.1%	0.2%
13	-0.3%	0.3%	1.7%	0.2%	0.4%	-0.1%	0.0%	0.4%	0.0%	0.0%	-0.1%	0.2%	0.1%
15	-0.3%	0.4%	1.2%	1.0%	1.0%	-0.2%	-0.3%	0.1%	0.0%	0.1%	-0.2%	0.0%	0.0%
28	-0.3%	0.3%	0.9%	-1.6%	0.4%	0.4%	-0.3%	0.3%	0.0%	-0.2%	0.4%	0.0%	0.0%
29	-0.3%	-0.5%	0.9%	0.2%	-2.7%	0.3%	-0.6%	0.4%	0.0%	-0.4%	0.3%	0.0%	-0.2%
30	-0.3%	0.4%	0.5%	2.2%	-2.7%	-0.5%	-0.6%	-0.2%	0.0%	0.2%	-0.5%	-0.4%	-0.2%
Total	-0.3%	0.1%	0.0%	0.4%	0.5%	-0.1%	-0.2%	0.1%	0.0%	0.0%	-0.1%	0.0%	0.0%

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 Group Property and Casualty Insurance Company	B.	241-34339

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	-0.3%					
Property Damage	N/A	0.1%					
UM/UIM	N/A	0.4%					
UMPD	N/A	0.5%					
Personal Injury Protection	N/A	-0.1%					
Medical Payments	N/A	0.0%					
Comprehensive	N/A	-0.2%					
Collision	N/A	0.1%					
Towing	N/A	0.0%					
TOTAL OVERALL EFFECT	N/A	0.0%					

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
2010	2,132	1.0%	8/31/2010	3,346	1,879	56.2%	62.7%
2011	2,157	0.0%	4/10/2011	3,990	2,228	55.8%	58.0%
2011	2,157	0.0%	8/31/2011	3,990	2,228	55.8%	58.0%
2012	2,211	2.5%	10/29/12	3,749	2,215	59.1%	61.7%
2012	2,211	0.0%	11/20/12	3,749	2,215	59.1%	61.7%
2013	2,643	-0.3%	12/16/13	4,489	2,260	50.4%	58.5%
2014	2,709	0.0%	11/3/2014	5,089	2,905	57.1%	61.0%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 15.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 9
10. -18.6% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 12

Metropolitan Property & Casualty Insurance Company & Affiliates
Group Source Countrywide Loss Experience by Prior Carrier
(Excludes California, Massachusetts, North Carolina, and PAK II)
Freshman, Sophomore and Junior Policies Only

Prior Carrier	Earned Premium*	Loss Ratio*	Loss Ratio Relativity to All Other	Proposed Factors
AAA	9,733,745	71.5%	1.14	1.06
Allstate, American Family, Farmers/Zurich, Berkshire Hathaway (GEICO) and Progressive	268,326,030	66.4%	1.06	1.03
All Other Companies**	439,484,201	62.9%	1.00	1.00

*Data is for three accident years ending 2014Q3. Current Prior Insurance Plan Factors have been removed from the premiums.

**Excludes no prior insurance.

State: Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

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

Product Name: Rating

Project Name/Number: /AR004700200012

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)
04/13/2015	Filed 04/14/2015	Supporting Document	APCS-Auto Premium Comparison Survey	04/13/2015	AR_A_MGPC_Premium Comparisons 04-2015.PDF (Superseded) AR_A_MGPC_Premium Comparisons 04-2015.XLS (Superseded)
04/09/2015	Filed 04/14/2015	Supporting Document	APCS-Auto Premium Comparison Survey	04/13/2015	Copy of AR_A_MGPC_Premium Comparisons 04-2015.PDF (Superseded) Copy of AR_A_MGPC_Premium Comparisons 04-2015.XLS (Superseded)
03/30/2015	Filed 04/14/2015	Supporting Document	APCS-Auto Premium Comparison Survey	04/09/2015	AR_A_MGPC_Premium Comparisons 04-2015.PDF (Superseded) AR_A_MGPC_Premium Comparisons 04-2015.XLS (Superseded)
03/09/2015	Filed 04/14/2015	Supporting Document	APCS-Auto Premium Comparison Survey	03/30/2015	AR_A_MGPC_Premium Comparisons 04-2015.PDF (Superseded) AR_A_MGPC_Premium Comparisons 04-2015.XLS (Superseded)

SERFF Tracking #:

METX-G129966115

State Tracking #:

Company Tracking #:

AR004700200012

State:

Arkansas

Filing Company:

Metropolitan Group Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Rating

Project Name/Number:

/AR004700200012

Attachment AR_A_MGPC_Premium Comparisons 04-2015.XLS is not a PDF document and cannot be reproduced here.

Attachment Copy of AR_A_MGPC_Premium Comparisons 04-2015.XLS is not a PDF document and cannot be reproduced here.

Attachment AR_A_MGPC_Premium Comparisons 04-2015.XLS is not a PDF document and cannot be reproduced here.

Attachment AR_A_MGPC_Premium Comparisons 04-2015.XLS is not a PDF document and cannot be reproduced here.

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

NAIC Number: 34339
 Company Name: Metropolitan Group Property & Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 4/12/2015

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Assumptions to Use:

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

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66		
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246		
	100/300/50 Liability with Comprehensive and Collision		\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038		
2009 Ford Explorer XLT-2WD, 4 door	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079		
	100/300/50 Liability with Comprehensive and Collision		\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921		
2010 Honda Odyssey "EX"	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128		
	100/300/50 Liability with Comprehensive and Collision		\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490		
	100/300/50 Liability with Comprehensive and Collision		\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267		
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028		
	100/300/50 Liability with Comprehensive and Collision		\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693		
2010 Hyundai Santa Fe Se 4X2	Minimum Liability		\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064		
	Minimum Liability with Comprehensive and Collision		\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171		
	100/300/50 Liability with Comprehensive and Collision		\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974		

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

NAIC Number: 34339
 Company Name: Metropolitan Group Property & Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 04/12/2015 NB

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

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

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

Vehicle	Coverages	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
			Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
			18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66		
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246		
	100/300/50 Liability with Comprehensive and Collision		\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038		
2009 Ford Explorer XLT-2WD, 4 door	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079		
	100/300/50 Liability with Comprehensive and Collision		\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921		
2010 Honda Odyssey "EX"	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128		
	100/300/50 Liability with Comprehensive and Collision		\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962		
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106		
	Minimum Liability with Comprehensive and Collision		\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490		
	100/300/50 Liability with Comprehensive and Collision		\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267		
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability		\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095		
	Minimum Liability with Comprehensive and Collision		\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028		
	100/300/50 Liability with Comprehensive and Collision		\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693		
2010 Hyundai Santa Fe Se 4X2	Minimum Liability		\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064		
	Minimum Liability with Comprehensive and Collision		\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171		
	100/300/50 Liability with Comprehensive and Collision		\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974		

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

NAIC Number: 34339
 Company Name: Metropolitan Group Property & Casualty Insurance Company
 Contact Person: Richard Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 04/11/2015 NB and 05/16/2015 RB

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20-40 %
 AUTO/HOMEOWNERS 10 %
 GOOD STUDENT 5-25 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 35,40 %

Assumptions to Use:

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

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

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095
	Minimum Liability with Comprehensive and Collision			\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246
	100/300/50 Liability with Comprehensive and Collision			\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106
	Minimum Liability with Comprehensive and Collision			\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079
	100/300/50 Liability with Comprehensive and Collision			\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921
2010 Honda Odyssey "EX"	Minimum Liability			\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106
	Minimum Liability with Comprehensive and Collision			\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128
	100/300/50 Liability with Comprehensive and Collision			\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106
	Minimum Liability with Comprehensive and Collision			\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490
	100/300/50 Liability with Comprehensive and Collision			\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability			\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095
	Minimum Liability with Comprehensive and Collision			\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028
	100/300/50 Liability with Comprehensive and Collision			\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693
2010 Hyundai Santa Fe Se 4X2	Minimum Liability			\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064
	Minimum Liability with Comprehensive and Collision			\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171
	100/300/50 Liability with Comprehensive and Collision			\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	
Company Name:	Metropolitan Group Property & Casualty Insurance Company
Contact Person:	Richard Collard
Telephone No.:	1-800-257-5049
Email Address:	rcollard@metlife.com
Effective Date:	04/11/2015 NB and 05/16/2015 RB

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

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

Telephone: 501-371-2800

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20-40	%
AUTO/HOMEOWNERS	10	%
GOOD STUDENT	5-25	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	35,40	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability			\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095
	Minimum Liability with Comprehensive and Collision			\$8,495	\$9,237	\$2,458	\$1,914	\$9,094	\$9,917	\$2,824	\$2,128	\$10,849	\$11,680	\$3,125	\$2,442	\$9,094	\$9,917	\$2,824	\$2,128	\$9,924	\$10,682	\$2,893	\$2,246
	100/300/50 Liability with Comprehensive and Collision			\$8,005	\$8,670	\$2,222	\$1,733	\$8,475	\$9,199	\$2,525	\$1,901	\$10,150	\$10,894	\$2,811	\$2,195	\$8,475	\$9,199	\$2,525	\$1,901	\$9,373	\$10,035	\$2,630	\$2,038
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106
	Minimum Liability with Comprehensive and Collision			\$7,966	\$8,641	\$2,269	\$1,773	\$8,420	\$9,159	\$2,571	\$1,948	\$10,100	\$10,854	\$2,869	\$2,249	\$8,420	\$9,159	\$2,571	\$1,948	\$9,290	\$9,977	\$2,668	\$2,079
	100/300/50 Liability with Comprehensive and Collision			\$7,648	\$8,261	\$2,082	\$1,632	\$7,989	\$8,642	\$2,335	\$1,771	\$9,621	\$10,311	\$2,625	\$2,058	\$7,989	\$8,642	\$2,335	\$1,771	\$8,942	\$9,565	\$2,464	\$1,921
2010 Honda Odyssey "EX"	Minimum Liability			\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106
	Minimum Liability with Comprehensive and Collision			\$7,997	\$8,692	\$2,348	\$1,807	\$8,535	\$9,322	\$2,709	\$2,016	\$10,144	\$10,930	\$2,972	\$2,292	\$8,535	\$9,322	\$2,709	\$2,016	\$9,360	\$10,084	\$2,770	\$2,128
	100/300/50 Liability with Comprehensive and Collision			\$7,676	\$8,308	\$2,149	\$1,662	\$8,087	\$8,784	\$2,450	\$1,826	\$9,655	\$10,375	\$2,712	\$2,091	\$8,087	\$8,784	\$2,450	\$1,826	\$9,005	\$9,654	\$2,549	\$1,962
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability			\$4,253	\$4,187	\$1,042	\$903	\$4,137	\$3,991	\$1,035	\$894	\$5,387	\$5,202	\$1,332	\$1,151	\$4,137	\$3,991	\$1,035	\$894	\$5,169	\$5,015	\$1,294	\$1,106
	Minimum Liability with Comprehensive and Collision			\$9,433	\$10,360	\$2,778	\$2,128	\$10,131	\$11,185	\$3,217	\$2,384	\$11,969	\$13,050	\$3,509	\$2,699	\$10,131	\$11,185	\$3,217	\$2,384	\$10,973	\$11,965	\$3,259	\$2,490
	100/300/50 Liability with Comprehensive and Collision			\$8,921	\$9,752	\$2,508	\$1,931	\$9,469	\$10,398	\$2,875	\$2,135	\$11,241	\$12,214	\$3,162	\$2,433	\$9,469	\$10,398	\$2,875	\$2,135	\$10,401	\$11,283	\$2,960	\$2,267
2011 Cadillac Seville "CTS" AWS WAG 4 door 3.0L	Minimum Liability			\$4,124	\$4,007	\$1,015	\$889	\$4,055	\$3,849	\$1,020	\$890	\$5,301	\$5,035	\$1,314	\$1,145	\$4,055	\$3,849	\$1,020	\$890	\$5,045	\$4,814	\$1,269	\$1,095
	Minimum Liability with Comprehensive and Collision			\$11,606	\$12,846	\$3,375	\$2,603	\$12,555	\$13,955	\$3,910	\$2,921	\$14,796	\$16,258	\$4,280	\$3,306	\$12,555	\$13,955	\$3,910	\$2,921	\$13,434	\$14,759	\$3,932	\$3,028
	100/300/50 Liability with Comprehensive and Collision			\$10,703	\$11,796	\$2,984	\$2,309	\$11,471	\$12,692	\$3,436	\$2,567	\$13,570	\$14,861	\$3,776	\$2,921	\$11,471	\$12,692	\$3,436	\$2,567	\$12,408	\$13,570	\$3,497	\$2,693
2010 Hyundai Santa Fe Se 4X2	Minimum Liability			\$4,004	\$3,933	\$991	\$869	\$3,898	\$3,750	\$989	\$863	\$5,099	\$4,910	\$1,272	\$1,111	\$3,898	\$3,750	\$989	\$863	\$4,857	\$4,697	\$1,225	\$1,064
	Minimum Liability with Comprehensive and Collision			\$8,243	\$8,988	\$2,375	\$1,856	\$8,769	\$9,601	\$2,717	\$2,050	\$10,476	\$11,336	\$3,017	\$2,357	\$8,769	\$9,601	\$2,717	\$2,050	\$9,579	\$10,359	\$2,791	\$2,171
	100/300/50 Liability with Comprehensive and Collision			\$7,777	\$8,445	\$2,148	\$1,681	\$8,184	\$8,912	\$2,436	\$1,840	\$9,812	\$10,586	\$2,721	\$2,122	\$8,184	\$8,912	\$2,436	\$1,840	\$9,055	\$9,747	\$2,541	\$1,974