

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

1.	This filing transmittal is part of Company Tracking #	HO AR0003901R01
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Owners	n/a	0%					
Renters/Condo	n/a	0%					
Landlords	n/a	0%					
Mobilehome	n/a	0%					
Dwelling Fire	n/a	0%					
TOTAL OVERALL EFFECT	n/a	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
2004	1000	+3.0%	07/31/04	829,315	454,839	55%	47%
2005	1527	-3.5%	09/22/05	1,264,815	518,574	41%	68%
2007	3011	0%	04/23/07	2,694,769	896,166	33%	50%
2008	3486	+2.5%	03/15/08	3,679,536	1,100,215	30%	51%

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. Apply Lost Cost Factors to Future filings? (Y or N)
9. 47.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Terr 31 (former Terr 24) Landlord, excluding EQ
10. -6.2% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): Terr 11 Landlord, excluding EQ