

ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Form RF-1

Rev. 4/96

Insurer Name: Metropolitan Group Property and Casualty Insurance Company

Contact Person: Richard E. Collard

NAIC Number: _____

Signature: Richard E. Collard

Name of Advisory Organization Whose Filing You are Referencing _____

Telephone No: _____

Co. Affiliation to Advisory Organization: Member _____ Subscriber _____ Service Purchaser _____

Reference Filing #: _____ Proposed Effective Date: 07/30/06 NB - 09/30/06 RB

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
BI	N/A	0.0%					
PD	N/A	0.0%					
UMBI	N/A	0.0%					
PIP	N/A	0.0%					
UMPD	N/A	0.0%					
COMP	N/A	0.0%					
COLL	N/A	0.0%					
TOW	N/A	0.0%					
TOTAL OVERALL EFFECT	N/A	0.0%					

N Apply Lost Cost Factors to Future Filings? (Y or N)
1.2% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-3.9% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

								Selected Provisions
Rate Change History				5 Year History				
Year	Policy Count	%	Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	
2001	1406	5.0%	3/15/01	1,879,009	1,323,181	70.4%	71.1%	A. Total Production Expense <u>22.2</u>
2002	1442			2,108,712	1,646,482	78.1%	66.6%	B. General Expense <u>3.3</u>
2003	1552	8.0%	3/1/03	2,482,178	1,595,395	64.3%	66.7%	C. Taxes, License & Fees <u>3.1</u>
2004	1519	7.0%	4/15/04	2,656,927	2,206,717	83.1%	60.8%	D. Underwriting Profit & Contingencies <u>7.0</u>
2005	1489	0.0%	7/31/05	2,704,547	997,848	36.9%	57.6%	E. Other (explain) _____
								F. TOTAL <u>35.6</u>