

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

1.	This filing transmittal is part of Company Tracking #	PA AR00039CGR01
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. 19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

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	17.7	11.2					
Property Damage	12.3	9.7					
UM/IUM	-1.5	0					
UMPD	17.8	5.2					
Medical Payments	0.6	0					
Personal Injury Protection	-1.4	0					
Comprehensive	-17.7	-4.6					
Collision	6.6	2.0					
Towing	-13.9	0					
TOTAL OVERALL EFFECT	6.1	4.5					

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
2003	884			681	372	54.6	65.2
2004	919	0.0	7/15/2004	703	187	26.6	58.3
2005	942	-3.1	3/31/2005	982	521	53.1	57.3
2005	942	-3.7	7/30/2005	982	521	53.1	57.3
2006	1,372	0	7/30/2006	1,920	1,152	60.0	58.6

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.4
B. General Expense	4.1
C. Taxes, License & Fees	3.0
D. Underwriting Profit & Contingencies	6.5
E. Other (explain)	
F. TOTAL	39

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 21.7 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 5
10. -13.3 Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 27