

SERFF Tracking Number: METX-125910197 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PA AR0006902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0006902R01

Filing at a Glance

Company: Metropolitan Group Property and Casualty Insurance Company

Product Name: Tiering SERFF Tr Num: METX-125910197 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: PA AR0006902R01 State Status: Fees verified and received
Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty Montesi
Author: Richard Collard Disposition Date: 12/01/2008
Date Submitted: 11/19/2008 Disposition Status: Filed
Effective Date Requested (New): 01/01/2009 Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: PA AR0006902R01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 12/01/2008 Deemer Date:
State Status Changed: 12/01/2008
Corresponding Filing Tracking Number:
Filing Description:
AR Auto MetGroup Rate Revision. Please refer to the Filing Introduction for details.

Company and Contact

Filing Contact Information

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com

SERFF Tracking Number: METX-125910197 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PA AR0006902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0006902R01

700 Quaker Lane (401) 827-2949 [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 State ID Number:
and Casualty Insurance Company
(401) 827-2000 ext. [Phone] FEIN Number: 13-2915260

SERFF Tracking Number: METX-125910197 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty State Tracking Number: EFT \$100
Insurance Company
Company Tracking Number: PA AR0006902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0006902R01

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Group Property and Casualty Insurance Company	\$100.00	11/19/2008	24027339

SERFF Tracking Number: METX-125910197 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PA AR0006902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0006902R01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/01/2008	12/01/2008

SERFF Tracking Number: METX-125910197 State: Arkansas
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PA AR0006902R01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR0006902R01

Disposition

Disposition Date: 12/01/2008
 Effective Date (New): 01/01/2009
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Metropolitan Group Property and Casualty Insurance Company	0.000%	\$0	0	\$3,156,875	%	%	%

SERFF Tracking Number: METX-125910197 State: Arkansas
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PA AR0006902R01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR0006902R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Filing Introduction	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking Number: METX-125910197 State: Arkansas
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PA AR0006902R01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR0006902R01

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.100%
Effective Date of Last Rate Revision: 11/30/2008
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:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Group Property and Casualty Insurance Company	%	0.000%	\$0	0	\$3,156,875	%	%

SERFF Tracking Number: METX-125910197 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: PA AR0006902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0006902R01

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Pages	Pages 1-25	Replacement	Pages 1-25.PDF

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
2. Tier Factor	Refer to Rate Page 7
3. Superior Driver Discount	16
4. Prior Insurance Plan Factor	13
5. Motor Home Factor	45
6. Antique Auto Factor	41
7. Mass Merchandising Account Deviation	25
8. Auto Policy Plus	27
9. Utility Vehicle Discount	17
10. Safety Device Discount	18
11. Good Student Discount	29
12. Defensive Driver Discount	26
13. Unverifiable MVR/International License Factor	33
14. Excluded Driver Factor	32
15. Driving Safety Course Discount	26
16. Anti-Theft Device Discount	28
17. Resident Student Discount	21
18. Performance Vehicle Factor	31
19. Homeownership Discount	30
20. Payroll Deduction/Expressit Discount	23
21. Vehicle Rating Group (VRG)	11
22. Employment Tenure Discount	24
23. Vehicle Protective Enclosure Discount	22
24. Experience Rating Plan	10
25. Automobile Lease or Loan Gap Coverage	47
26. Policy Term Factor	Refer to Rate Page 11

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

Semi Annual Base Rates

Terr	Description	BI	PD	PIP	UM	UIM	UMPD	COM	COLL	TOW
1	REM OF STATE	138	94	37	11	18	6	80	212	2
2	NORTH LITTLE ROCK	153	96	37	13	17	6	50	191	2
3	FORT SMITH	93	70	39	12	18	5	46	170	2
4	MEMPHIS SUBURB	141	100	38	12	17	4	92	222	2
5	LONOKE, WHITE, FAULKNER CNTYS	168	104	42	12	19	6	77	214	2
6	TEXARKANA	126	90	44	12	18	6	88	226	2
7	EL DORADO	142	100	42	13	18	6	83	224	2
8	JONESBORO	140	102	40	12	18	6	77	195	2
9	FAYETTEVILLE	93	80	37	11	17	4	61	165	2
10	HOT SPRINGS	146	94	45	12	18	6	76	212	2
11	POPE-CONWAY-PERRY	134	93	41	12	18	6	78	205	2
12	SALINE	130	90	38	12	18	6	65	173	2
13	LITTLE ROCK SE	162	102	41	14	18	6	57	202	2
15	JEFFERSON, GRANT COUNTIES	176	103	41	14	18	6	80	216	2
28	FAULKNER BREAKOUT	168	104	42	12	19	6	77	214	2
29	CRAWFORD/SEBASTIAN	93	70	39	12	18	5	46	170	2
30	BENTON/WASHINGTON	99	84	39	11	17	5	64	174	2
	Accidental Death		2							
	Loss of Income		3							

Metropolitan Group Property and Casualty Insurance Company

Private Passenger Automobile

Arkansas

INCREASED LIMIT RELATIVITIES

<u>BODILY INJURY</u>		<u>PROPERTY DAMAGE</u>		<u>UNINSURED AND UNDERINSURED MOTORIST BODILY INJURY</u>	
<u>LIMIT</u>	<u>FACTOR</u>	<u>LIMIT</u>	<u>FACTOR</u>	<u>LIMIT</u>	<u>FACTOR</u>
25/50	1.00	25	1.16	25/50	1.00
50/100	1.28	50	1.18	50/100	1.31
100/300	1.44	100	1.20	100/300	1.57
250/500	1.63			250/500	1.90

<u>UNINSURED MOTORIST PROPERTY DAMAGE</u>	
<u>LIMIT</u>	<u>FACTOR</u>
25	1.00

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS - SYMBOLS

COMPREHENSIVE SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 & SUBS. MODEL YEARS
1	0.72	1.00
2	0.72	1.35
3	0.72	1.56
4	0.72	1.74
5	0.72	1.94
6	1.00	2.19
7	1.35	2.46
8	1.65	2.73
10	2.05	2.98
11	2.60	3.20
12	3.10	3.40
13	3.50	3.63
14	4.20	3.98
15	4.70	4.33
16	--	4.58
17	--	4.86

COLLISION SYMBOL FACTORS		
SYMBOL	1989 & PRIOR MODEL YEARS	1990 & SUBS. MODEL YEARS
1	0.80	1.00
2	0.80	1.20
3	0.80	1.31
4	0.80	1.38
5	0.80	1.44
6	1.00	1.52
7	1.20	1.61
8	1.35	1.69
10	1.48	1.76
11	1.65	1.86
12	1.80	1.99
13	2.05	2.09
14	2.25	2.19
15	2.50	2.31
16	--	2.44
17	--	2.57

Metropolitan Group Property and Casualty Insurance Company

ARKANSAS Private Passenger Automobile

PHYSICAL DAMAGE RATING FACTORS

MODEL YEAR FACTORS		
MODEL YEAR	COMP	COLL
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

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

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), Motorcycles, Recreational Vehicles 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/ UMPD	PIP	COMP	COLL	TOW
1	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
3	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
5	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
7	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
9	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
11	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
13	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
15	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
17	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
19	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
21	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
23	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
25	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
27	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
29	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
31	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
33	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
35	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
37	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
39	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), Motorcycles, Recreational Vehicles 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	UMPD				
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 and Casualty Insurance Company

ARKANSAS AUTOMOBILE RATE MODIFICATION SUMMARY

A summary of frequently used rating factors and discounts follows. Refer to manual rules for more detailed information.

12. Performance Vehicle Factor

1.20 - Apply to BI, PD, MED, PIP
COMP and COLL

13. Homeownership Discount

Apply to BI, PD, MED, PIP, COMP and COLL

Tiers 30 - 99 1%

14. Sound Receiving and Transmitting Equipment (Renewals only)

Semi-Annual Premium: \$10
Maximum Limit: \$3000

15. Vehicle Conversion/Customization

Including Pick-ups, Panel Trucks
and Vans

Tiers 1 - 19	\$1 per \$100 of insurance
Tiers 20 - 29	\$2 per \$100 of insurance
Tiers 30 - 99	\$3 per \$100 of insurance

16. Substitute Transportation

Limit	<u>Per Day/Occurrence</u>	<u>Premiums</u>
\$25/\$ 750		
Tiers 1 - 19		\$8
Tiers 20 - 29		\$12
Tiers 30 - 99		\$16
\$40/\$1200		
Tiers 1 - 19		\$12
Tiers 20 - 29		\$18
Tiers 30 - 99		\$24

17. Automobile Lease or Loan Gap Coverage

7% of COMP and COLL Premium

18. Vehicle Protective Enclosure Discount

Apply appropriate % to Comprehensive and
Collision according to territory.
- See appropriate rule.

19. Payroll Deduction/Expressit Discount

8% - Payroll Deduction. Apply to all coverages.

5% - Expressit. Apply to all coverages.

20. Employment Tenure Discount

Apply to all coverages.

0% - Less than 3 years employment Tenure

5% - 3 to 9 years employment Tenure

10% - 10 to 19 years employment Tenure

20% - 20+ years employment tenure

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

Private Passenger Automobile

ARKANSAS

Annual Policy Factors

<u>Coverage</u>	<u>Auto</u>	<u>Motorcycle/ Rec. Vehicle</u>
Bodily Injury	1.95	2.00
Property Damage	1.95	2.00
Medical Expense	1.95	2.00
Uninsured Motorists Bodily Injury	1.95	2.00
Underinsured Motorists Bodily Injury	1.95	2.00
Comprehensive	1.95	2.00
Collision	1.95	2.00
Towing	1.95	2.00
Substitute Transportation	2.00	
Motor Home Contents	2.00	
Sound Receiving Equipment	2.00	
Vehicle Conversion/Customization	2.00	
Camping, Travel and Utility Trailers	1.95	
Antique Auto Physical Damage	1.95	
Lease Loan Gap	2.00	

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Bodily Injury Rating Class Factors

Primary Table

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.75	1.63	1.02	0.82	1.75	1.58	1.65	1.56
17	1.72	1.58	1.02	0.82	1.72	1.57	1.64	1.54
18	1.69	1.56	1.02	0.82	1.69	1.56	1.63	1.52
19	1.67	1.55	1.01	0.82	1.67	1.55	1.62	1.50
20	1.63	1.53	1.01	0.82	1.63	1.53	1.61	1.48
21	1.50	1.45	1.00	0.80	1.61	1.48	1.48	1.15
22	1.48	1.42	1.00	0.80	1.58	1.46	1.46	1.13
23	1.46	1.38	0.99	0.80	1.56	1.44	1.44	1.10
24	1.44	1.36	0.99	0.80	1.54	1.42	1.42	1.08
25-29	1.00	0.84	0.97	0.72	1.52	1.35	0.97	0.75
30-39	0.95	0.80	0.95	0.72	0.99	0.80	0.97	0.74
40-54	0.92	0.80	0.93	0.72	0.95	0.80	0.94	0.74
55-64	0.82	0.69	0.82	0.64	0.85	0.69	0.82	0.64
65-74	0.78	0.65	0.76	0.64	0.78	0.65	0.74	0.64
75+	0.78	0.65	0.74	0.64	0.78	0.65	0.74	0.64

Secondary Tables

Principal Factor

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.12	1.12	1.03	1.05	1.85	1.88	1.00	1.00
17	1.12	1.12	1.03	1.05	1.85	1.88	1.00	1.00
18	1.12	1.12	1.03	1.05	1.85	1.88	1.00	1.00
19	1.13	1.12	1.03	1.06	1.86	1.88	1.00	1.00
20	1.13	1.12	1.03	1.06	1.86	1.88	1.00	1.00
21	1.06	1.06	1.04	1.06	1.20	1.25	1.00	1.00
22	1.06	1.06	1.04	1.06	1.20	1.25	1.00	1.00
23	1.06	1.07	1.05	1.03	1.20	1.25	1.00	1.00
24	1.06	1.07	1.05	1.00	1.20	1.25	1.00	1.00
25+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Usage Factor

<u>Rated Driver</u>	<u>Pleasure Use</u>	<u>Under 3 Miles</u>	<u>3 to 10 Miles</u>	<u>Over 10 Miles</u>	<u>Business Use</u>
ALL	1.03	1.00	1.04	1.05	1.40

Years Licensed Factor

<u>Rated Driver</u>	<u>Less than 1 Year</u>	<u>1 to 2 Years</u>	<u>2 to 3 Years</u>	<u>3 or More Years</u>
Females	1.40	1.30	1.15	1.00
Males	1.65	1.50	1.20	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Property Damage Rating Class Factors

Primary Table

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.75	1.70	0.95	0.86	1.75	1.70	1.59	1.57
17	1.73	1.68	0.95	0.85	1.73	1.68	1.57	1.52
18	1.69	1.66	0.95	0.84	1.69	1.66	1.55	1.47
19	1.67	1.64	0.95	0.83	1.67	1.64	1.53	1.42
20	1.65	1.62	0.95	0.82	1.65	1.62	1.51	1.37
21	1.35	1.32	0.95	0.80	1.50	1.46	1.40	1.06
22	1.32	1.29	0.95	0.80	1.48	1.44	1.36	1.04
23	1.30	1.27	0.95	0.80	1.46	1.42	1.32	1.02
24	1.28	1.25	0.95	0.80	1.44	1.40	1.30	1.00
25-29	0.95	0.87	0.93	0.81	1.40	1.30	0.95	0.81
30-39	0.93	0.84	0.90	0.80	0.95	0.85	0.90	0.80
40-54	0.90	0.83	0.89	0.79	0.91	0.81	0.89	0.80
55-64	0.88	0.71	0.88	0.67	0.88	0.71	0.88	0.70
65-74	0.88	0.71	0.88	0.67	0.88	0.71	0.88	0.70
75+	0.88	0.71	0.88	0.67	0.88	0.71	0.88	0.70

Secondary Tables

Principal Factor

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.08	1.10	1.06	1.07	1.58	1.60	1.00	1.00
17	1.09	1.10	1.04	1.04	1.58	1.60	1.00	1.00
18	1.11	1.10	1.03	1.02	1.58	1.60	1.00	1.00
19	1.11	1.10	1.03	1.02	1.58	1.60	1.00	1.00
20	1.11	1.10	1.03	1.02	1.58	1.60	1.00	1.00
21	1.12	1.12	1.03	1.03	1.18	1.16	1.00	1.00
22	1.12	1.12	1.03	1.03	1.18	1.16	1.00	1.00
23	1.12	1.12	1.03	1.03	1.18	1.16	1.00	1.00
24	1.13	1.12	1.03	1.03	1.18	1.16	1.00	1.00
25+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Usage Factor

Rated Driver	Pleasure Use	Under 3 Miles	3 to 10 Miles	Over 10 Miles	Business Use
ALL	1.03	1.00	1.04	1.05	1.40

Years Licensed Factor

Rated Driver	Less than 1 Year	1 to 2 Years	2 to 3 Years	3 or More Years
Females	1.40	1.30	1.15	1.00
Males	1.65	1.50	1.20	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Personal Injury Protection Rating Class Factors

Primary Table

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.87	1.70	1.07	0.82	1.78	1.66	1.66	1.55
17	1.82	1.65	1.06	0.80	1.73	1.61	1.63	1.52
18	1.77	1.60	1.05	0.78	1.70	1.57	1.60	1.49
19	1.72	1.55	1.04	0.70	1.68	1.51	1.57	1.46
20	1.67	1.50	1.03	0.70	1.66	1.45	1.54	1.43
21	1.52	1.43	1.02	0.70	1.63	1.40	1.47	1.16
22	1.47	1.38	1.00	0.70	1.58	1.35	1.44	1.12
23	1.42	1.33	0.98	0.70	1.53	1.35	1.41	1.08
24	1.37	1.28	0.97	0.70	1.48	1.35	1.38	1.04
25-29	1.10	0.83	0.97	0.70	1.45	1.35	1.06	0.82
30-39	1.05	0.82	0.94	0.70	1.00	0.86	1.02	0.80
40-54	1.00	0.81	0.89	0.68	0.91	0.84	1.00	0.78
55-64	0.90	0.74	0.83	0.64	0.84	0.75	0.80	0.70
65-74	0.84	0.68	0.86	0.64	0.85	0.69	0.82	0.68
75+	0.86	0.69	0.86	0.64	0.87	0.70	0.83	0.68

Secondary Tables

Principal Factor

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.06	1.12	1.03	1.05	1.74	1.57	1.04	1.04
17	1.06	1.12	1.03	1.05	1.77	1.58	1.03	1.05
18	1.06	1.12	1.03	1.05	1.78	1.59	1.03	1.06
19	1.06	1.12	1.03	1.06	1.78	1.62	1.02	1.04
20	1.06	1.12	1.03	1.06	1.77	1.66	1.01	1.04
21	1.06	1.09	1.03	1.06	1.20	1.34	1.03	1.05
22	1.06	1.09	1.04	1.06	1.21	1.36	1.03	1.06
23	1.06	1.09	1.05	1.03	1.23	1.33	1.04	1.06
24	1.06	1.09	1.05	1.00	1.24	1.30	1.04	1.06
25+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Usage Factor

Rated Driver	Pleasure Use	Under 3 Miles	3 to 10 Miles	Over 10 Miles	Business Use
ALL	1.03	1.00	1.04	1.05	1.40

Years Licensed Factor

Rated Driver	Less than 1 Year	1 to 2 Years	2 to 3 Years	3 or More Years
Females	1.40	1.30	1.15	1.00
Males	1.65	1.50	1.20	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Uninsured and Underinsured Motorist Rating Class Factors

Primary Table

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
17	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
18	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
19	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
20	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
21	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
22	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
23	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
24	1.17	1.17	1.00	1.00	1.17	1.17	1.12	1.12
25-29	1.04	1.03	1.04	1.00	1.04	1.03	1.03	1.03
30-39	1.03	1.02	1.03	1.00	1.03	1.02	1.00	1.00
40-54	1.02	1.02	1.02	1.00	1.02	1.02	1.00	1.00
55-64	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
65-74	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
75+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Secondary Tables

Principal Factor

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Usage Factor

<u>Rated Driver</u>	<u>Pleasure Use</u>	<u>Under 3 Miles</u>	<u>3 to 10 Miles</u>	<u>Over 10 Miles</u>	<u>Business Use</u>
ALL	1.03	1.00	1.04	1.05	1.40

Years Licensed Factor

<u>Rated Driver</u>	<u>Less than 1 Year</u>	<u>1 to 2 Years</u>	<u>2 to 3 Years</u>	<u>3 or More Years</u>
Females	1.40	1.30	1.15	1.00
Males	1.65	1.50	1.20	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Comprehensive Rating Class Factor

Primary Table

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.32	1.30	1.08	0.95	1.70	1.59	1.60	1.54
17	1.30	1.25	1.07	0.92	1.67	1.55	1.57	1.50
18	1.28	1.20	1.06	0.89	1.64	1.52	1.54	1.46
19	1.26	1.15	1.05	0.86	1.61	1.49	1.51	1.42
20	1.24	1.10	1.04	0.85	1.58	1.46	1.48	1.38
21	1.17	1.08	1.03	0.85	1.56	1.43	1.46	1.24
22	1.15	1.06	1.00	0.85	1.54	1.40	1.44	1.22
23	1.13	1.04	0.97	0.85	1.52	1.37	1.42	1.20
24	1.11	1.02	0.94	0.85	1.50	1.34	1.40	1.18
25-29	1.00	0.95	0.93	0.85	1.45	1.25	1.05	0.97
30-39	0.97	0.90	0.90	0.85	1.00	1.00	0.98	0.93
40-54	0.95	0.85	0.85	0.80	0.96	0.92	0.96	0.88
55-64	0.75	0.65	0.65	0.63	0.75	0.71	0.75	0.67
65-74	0.70	0.65	0.65	0.63	0.74	0.65	0.74	0.55
75+	0.70	0.65	0.65	0.63	0.70	0.62	0.65	0.55

Secondary Tables

Principal Factor

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.23	1.15	1.02	1.02	1.65	1.60	1.16	1.04
17	1.21	1.16	1.02	1.04	1.65	1.61	1.15	1.04
18	1.19	1.17	1.02	1.07	1.65	1.62	1.15	1.04
19	1.17	1.17	1.02	1.09	1.65	1.62	1.15	1.04
20	1.15	1.18	1.02	1.09	1.66	1.63	1.14	1.04
21	1.11	1.16	1.02	1.08	1.22	1.19	1.08	1.05
22	1.10	1.13	1.03	1.07	1.20	1.18	1.06	1.05
23	1.08	1.11	1.04	1.06	1.18	1.17	1.05	1.05
24	1.06	1.10	1.05	1.05	1.17	1.16	1.04	1.05
25+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Usage Factor

<u>Rated Driver</u>	<u>Pleasure Use</u>	<u>Under 3 Miles</u>	<u>3 to 10 Miles</u>	<u>Over 10 Miles</u>	<u>Business Use</u>
ALL	1.03	1.00	1.04	1.05	1.40

Years Licensed Factor

<u>Rated Driver</u>	<u>Less than 1 Year</u>	<u>1 to 2 Years</u>	<u>2 to 3 Years</u>	<u>3 or More Years</u>
Females	1.40	1.30	1.15	1.00
Males	1.65	1.50	1.20	1.00

METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY

ARKANSAS Collision Rating Class Factors

Primary Table

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.63	1.51	1.04	0.85	1.70	1.55	1.70	1.55
17	1.61	1.46	1.03	0.84	1.67	1.53	1.67	1.53
18	1.56	1.41	1.03	0.84	1.64	1.51	1.64	1.51
19	1.51	1.36	1.02	0.83	1.61	1.49	1.61	1.49
20	1.48	1.31	1.02	0.83	1.59	1.47	1.59	1.45
21	1.25	1.21	1.01	0.82	1.57	1.46	1.52	1.10
22	1.22	1.19	1.00	0.82	1.55	1.46	1.50	1.07
23	1.20	1.17	0.99	0.81	1.53	1.46	1.47	1.05
24	1.18	1.15	0.99	0.80	1.51	1.46	1.45	1.00
25-29	0.92	0.90	0.89	0.80	1.45	1.43	0.96	0.83
30-39	0.89	0.87	0.88	0.80	1.00	0.90	0.92	0.80
40-54	0.85	0.83	0.85	0.80	0.95	0.85	0.90	0.80
55-64	0.77	0.73	0.76	0.65	0.80	0.73	0.76	0.66
65-74	0.74	0.72	0.74	0.65	0.80	0.72	0.74	0.66
75+	0.70	0.65	0.70	0.65	0.80	0.68	0.74	0.66

Secondary Tables

Principal Factor

Age of Rated Driver	Unmarried Females		Married Females		Unmarried Males		Married Males	
	Single Car Factor	Multi Car Factor						
<17	1.16	1.16	1.04	1.04	1.74	1.77	1.05	1.10
17	1.16	1.16	1.04	1.05	1.71	1.75	1.06	1.08
18	1.17	1.13	1.04	1.05	1.71	1.67	1.05	1.08
19	1.18	1.10	1.03	1.05	1.73	1.68	1.04	1.05
20	1.16	1.11	1.03	1.04	1.74	1.69	1.01	1.05
21	1.14	1.16	1.03	1.02	1.34	1.30	1.03	1.04
22	1.15	1.16	1.03	1.02	1.33	1.29	1.03	1.04
23	1.13	1.15	1.03	1.02	1.33	1.27	1.04	1.04
24	1.11	1.11	1.03	1.01	1.32	1.25	1.04	1.05
25+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Usage Factor

<u>Rated Driver</u>	<u>Pleasure Use</u>	<u>Under 3 Miles</u>	<u>3 to 10 Miles</u>	<u>Over 10 Miles</u>	<u>Business Use</u>
ALL	1.03	1.00	1.04	1.05	1.40

Years Licensed Factor

<u>Rated Driver</u>	<u>Less than 1 Year</u>	<u>1 to 2 Years</u>	<u>2 to 3 Years</u>	<u>3 or More Years</u>
Females	1.40	1.30	1.15	1.00
Males	1.65	1.50	1.20	1.00

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

		One Vehicle	Two Vehicles	Three + Vehicles
For each policy condition below, determine the corresponding tier point assignment.				
1a	Minor violations in the last 3 years			
	One violation	3	3	2
	Two violations	4	4	3
	Three violations	0	2	2
	Each additional violation over 3	0	2	3
1b	If 3+ vehicles and one minor violation in the past 3 years and no youth on policy	N/A	N/A	-1
1c	Presence of a minor violation in the past 3 years AND No at fault accidents or violations in the past 1 year	-1	-1	-1
	OR No at fault accidents or violations in the past 2 years	-1	-1	-1
2a	Major violations in the past 5 years			
	One violation	5	5	6
	Two violations	0	1	4
	Three violations	0	7	2
	Each additional violation over 3	0	10	17
2b	Presence of a major violation in the past 5 years and No at fault accidents or violations in the past 3 years	-7	-5	-4
3	Each license suspension in the past 3 years	3	2	1
4	Presence of youth on policy			
	Presence of youngest operator age < 18	3	4	4
	Presence of youngest operator age 18-20	2	3	3
	Presence of youngest operator age 21-24	0	1	1
5a	Non-chargeable at fault accidents >= \$500 in the past 3 years			
	One non-chargeable at fault accident	13	11	10
	Two non-chargeable at fault accidents	20	15	13
	Three non-chargeable at fault accidents	34	22	19
	Each additional non-chargeable at fault accident over 3	31	27	23
5b	Presence of a non-chargeable at fault accident >= \$500 in the past 3 years AND No at fault accidents in the past 2 years	-1	-1	0
5c	Chargeable accidents in the past 3 years			
	One chargeable accident	6	4	4
	Two chargeable accidents	11	8	8
	Three chargeable accidents	20	18	17
	Each chargeable accident over 3	19	21	19

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

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 OR No at fault accidents in the past 2 years	-1 -3	-1 -2	-1 -2
5f	Two at fault accidents under \$500 in the past 3 years 3+ at fault accidents under \$500 in the past 3 years	3 6	2 5	1 4
6	Violation or at fault accident in the past 3 years on operator licensed less than 5 years	2	2	2
7a	Current insurance conditions			
	Financial responsibility (SR22 required)	14	14	14
	No prior -- with need	9	9	9
	Over 3 months lapse in coverage	9	9	9
	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
7b	Prior or current BI limits (lower of either)			
	State minimum or CSL state minimum or no prior insurance	4	5	6
	> state minimum and < 50/100 or CSL < 100	2	2	3
	50/100 or CSL = 100	0	2	3
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	0	1	2
	100/300 or CSL = 300	0	0	0
	> 100/300 or CSL > 300	0	0	0
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	-1	0	0
7d	Presence of operator age 40+, and prior or current BI limits (lower of) is			
	No prior - no need	0	0	0
	No prior - with need	5	5	5
	State minimum or CSL state minimum	3	3	3
	> state minimum and < 50/100 or CSL < 100	2	3	3
	50/100 or CSL = 100	1	2	2
	> 50/100 and < 100/300 or CSL > 100 and CSL < 300	1	1	1
	100/300 or CSL = 300	0	0	0
	> 100/300 or CSL > 300	0	0	0
7e	Time with prior carrier			
	< 3 years	0	0	0
	>= 3 years and < 5 years	0	0	0
	>= 5 years and < 10 years	-1	-1	-1
	>= 10 years	-2	-2	-2

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

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>			
	BD	-15	-15	-15
	BH	-13	-13	-13
	BL	-11	-11	-11
	BP	-9	-9	-9
	BT	-8	-8	-8
	BW	-7	-7	-7
	CD	-7	-7	-7
	CH	-6	-6	-6
	CL	-6	-6	-6
	CP	-5	-5	-5
	CT	-5	-5	-5
	CW	-5	-5	-5
	DD	-4	-4	-4
	DG	-4	-4	-4
	DJ	-4	-4	-4
	DN	-3	-3	-3
	DQ	-3	-3	-3
	DT	-2	-2	-2
	DW	-2	-2	-2
	ED	-1	-1	-1
	EG	0	0	0
	EJ	0	0	0
	EN	1	1	1
	EQ	2	2	2
	ET	3	3	3
	EW	3	3	3
	FD	4	4	4
	FG	5	5	5
	FJ	6	6	6
	FN	7	7	7
	FQ	8	8	8
	FT	9	9	9
	FW	10	10	10
	GD	11	11	11
	GH	12	12	12
	GL	13	13	13
	GP	14	14	14
	GT	15	15	15
	HD	16	16	16
	HH	17	17	17

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

	HL	18	18	18
	HP	20	20	20
	HT	23	23	23
	HW	29	29	29
	NF	6	6	6
	NK	8	8	8
	NN	8	8	8
	NQ	8	8	8
10b	No operators under age 25 and PFM Score Level BD - BW	-1	-1	-1
10c	Presence of an operator under age 21 and			
	PFM Score Level BD	4	4	4
	PFM Score Level BH	3	3	3
	PFM Score Level BL	2	2	2
	PFM Score Level BP	2	2	2
	PFM Score Level BT	2	2	2
	PFM Score Level BW	1	1	1
11	Payment Plan			
	1 Pay	-1	-1	-1
	2 Pay	-1	-1	-1
12a	Prior non-standard or AIP	9	9	9
12b	Prior non-standard or AIP and minimum F/R limits	3	3	3
13	Operator licensed <3 years where no vehicle assigned to youth	2	3	3
14	All operators licensed < 3 years	3	5	6
15	Operator under age 29 2 vehicles and 1 operator	N/A	6	N/A
16	3+ vehicles, youth on policy, presence of operator age < 19, no violations or at fault accidents in the past 3 years Prior and current BI limits of 100/300 or higher, comp and coll on all vehicles and age of newest vehicle < 2	0	0	-2
17	Two vehicles, 2 operators, no youth on policy, newest vehicle age <2, no major violations in the past 5 years, no at fault accidents in the past 3 years, and no more than 1 minor violation in the past 3 years	0	-2	0
18	Presence of good student operator age 21-24, and prior insurance	-2	-1	-1
19	All vehicles are liability only* * No vehicles on policy have full coverage, which includes both comprehensive and collision	4	3	2
20	Youth on policy age < 21, prior and current BI limits			

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

<p>>= 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</p>				
	PFM Score Level BD - CW	0	0	0
	PFM Score Level DD - DW	0	-1	-1
	PFM Score Level ED - FW	0	-2	-2
	PFM Score Level GD - HW	0	-3	-3
	PFM Score Level NF - NQ	0	0	0
21	1 vehicle, all operators age <30, vehicle age 5-8, BI limits >= 50/100, comp and coll on vehicle, no more than 1 minor violation in the past 3 years, no major violations in the past 5 years, no at fault accidents in the past 3 years	-2	0	0
22	Comp and Coll on at least one vehicle and no more than one vehicle with liability only, BI limits >= 50/100, no at fault accidents in the past 3 years, no major violations in the past 5 years, no minor violations in the past 3 years, no license suspensions			
	PFM Score Level BD - CW	0	0	0
	PFM Score Level DD - DW	-1	-1	-1
	PFM Score Level ED - FW	-2	-2	-2
	PFM Score Level GD - HW	-2	-2	-2
	PFM Score Level NF - NQ	0	0	0
23	All vehicles age <2, comp and coll on all vehicles, BI limits >= 100/300			
	PFM Score Level BD - CW	0	-1	-1
	PFM Score Level DD - ED	0	-1	-1
	PFM Score Level EG - GD	0	-2	-2
	PFM Score Level GH - HW	0	-3	-3
	PFM Score Level NF - NQ	0	0	0
24	All vehicles age 9+			
	PFM Score Level BD - CW	0	0	1
	PFM Score Level DD - DW	0	1	2
	PFM Score Level ED - FW	1	2	3
	PFM Score Level GD - HW	2	3	4
	PFM Score Level NF - NQ	0	0	0
25	Presence of a vehicle age 9+, no vehicle age < 5			
	PFM Score Level BD - CW	0	0	0
	PFM Score Level DD - DW	0	0	0
	PFM Score Level ED - FW	0	1	1
	PFM Score Level GD - HW	0	2	2
	PFM Score Level NF - NQ	0	0	0
26	2 adults age >40 and 1 or more operators age < 25, No at fault accidents or violations in the past 3 years	0	-1	-2

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

27	All operators age 23-35, newest vehicle age < 2, No at fault accidents or violations in the past 3 years	-1	-1	-1
28	Presence of a vehicle age < 2 with symbol greater than 17	-1	-1	-1
29	Presence of a vehicle age > 3 with symbol greater than 17	2	1	1
30	If future effective date > 7 days with no lapse in coverage, no at fault accidents or violations in the past 3 years, prior insurance, comp and coll on at least 1 vehicle	-1	-1	-1
31	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, 1 pay plan	-1	-2	-2
32	All vehicles age < 3, annual policy, comp and coll on all vehicles, BI limits >= 250/500, payroll deduction, ExpressIt, or 2 pay plan, future effective date > 3 days with no lapse in coverage	-1	-2	-2
33	2 operators age > 39, comp and collision on more than 1 vehicle, number of youths on policy > 1 and one youth age > 17, presence of a good student, no vehicles age > 8, no at fault accidents or violations in the past 3 years	0	-2	-2
34	If all of the following are true: BI limits >= 100/300 PFM Score Level between BD - EN No youths on policy under age 19 No operators over age 75 4 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years All operators have an AR license with a verifiable 3 year driving record Homeowner No license suspensions Matching BI and UM limits	-1	-1	-1
	or			
	BI limits >= 100/300 PFM Score Level between BD - CT No youths on policy No operators over age 75 5 years or more with prior carrier Comp and coll on all vehicles No minor violations or at fault accidents in the past 3 years No major violations in the past 5 years			

Metropolitan Group Property and Casualty Insurance Company

Arkansas Private Passenger Automobile

Tier Assignment Rules - New Business

All operators have an AR license with a verifiable 3 year driving record

Homeowner

No license suspensions

Matching BI and UM limits

-2

-2

-2

or

BI limits \geq 250/500

PFM Score Level between BD - BT

No youths on policy

No operators over age 75

6 years or more with prior carrier

Comp and coll on all vehicles

No minor violations or at fault accidents in the past 3 years

No major violations in the past 5 years

All operators have an AR license with a verifiable 3 year driving record

Homeowner

No license suspensions

Matching BI and UM limits

-3

-3

-3

Tier assignment = **27** + 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.

SERFF Tracking Number: METX-125910197 State: Arkansas
 Filing Company: Metropolitan Group Property and Casualty Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: PA AR0006902R01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Tiering
 Project Name/Number: /PA AR0006902R01

Supporting Document Schedules

Bypassed -Name: A-1 Private Passenger Auto
 Abstract
Bypass Reason: n/a
Comments:

Review Status:
 Filed 12/01/2008

Satisfied -Name: APCS-Auto Premium Comparison
 Survey
Comments:
 The excel version will be emailed to the DOI today.
Attachment:
 APCS Survey.PDF

Review Status:
 Filed 12/01/2008

Satisfied -Name: NAIC loss cost data entry document
Comments:
Attachment:
 Loss Cost Data.PDF

Review Status:
 Filed 12/01/2008

Bypassed -Name: NAIC Loss Cost Filing Document
 for OTHER than Workers' Comp
Bypass Reason: n/a
Comments:

Review Status:
 Filed 12/01/2008

Satisfied -Name: Uniform Transmittal Document-
 Property & Casualty
Comments:
Attachment:
 AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Review Status:
 Filed 12/01/2008

SERFF Tracking Number: METX-125910197 State: Arkansas
Filing Company: Metropolitan Group Property and Casualty State Tracking Number: EFT \$100
Insurance Company
Company Tracking Number: PA AR0006902R01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Tiering
Project Name/Number: /PA AR0006902R01

Satisfied -Name: Filing Introduction **Review Status:** Filed 12/01/2008
Comments:
Attachment:
Filing Introduction.PDF

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

NAIC Number: 241-26298
 Company Name: Metropolitan Group Property and Casualty Insurance Company
 Contact Person: Richard E. Collard
 Telephone No.: 1-800-257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 11/30/08 NB and 01/04/09 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	5	%
GOOD STUDENT	15	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	30,40	%

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
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325
	Minimum Liability with Comprehensive and Collision			\$1,327	\$2,151	\$624	\$534	\$1,693	\$2,759	\$794	\$675	\$1,565	\$2,533	\$727	\$623	\$1,693	\$2,759	\$794	\$675	\$1,825	\$2,978	\$854	\$726
	100/300/50 Liability with Comprehensive and Collision			\$1,445	\$2,335	\$681	\$585	\$1,858	\$3,024	\$872	\$743	\$1,743	\$2,822	\$812	\$697	\$1,858	\$3,024	\$872	\$743	\$2,031	\$3,313	\$951	\$809
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325
	Minimum Liability with Comprehensive and Collision			\$1,604	\$2,617	\$757	\$643	\$2,051	\$3,359	\$967	\$815	\$1,857	\$3,016	\$866	\$736	\$2,051	\$3,359	\$967	\$815	\$2,191	\$3,592	\$1,030	\$869
	100/300/50 Liability with Comprehensive and Collision			\$1,722	\$2,801	\$814	\$694	\$2,216	\$3,624	\$1,045	\$883	\$2,035	\$3,305	\$951	\$810	\$2,216	\$3,624	\$1,045	\$883	\$2,397	\$3,927	\$1,127	\$952
2003 Honda Odyssey "EX"	Minimum Liability			\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325
	Minimum Liability with Comprehensive and Collision			\$1,541	\$2,512	\$727	\$618	\$1,973	\$3,228	\$929	\$785	\$1,796	\$2,913	\$836	\$711	\$1,973	\$3,228	\$929	\$785	\$2,109	\$3,454	\$991	\$838
	100/300/50 Liability with Comprehensive and Collision			\$1,659	\$2,696	\$784	\$669	\$2,138	\$3,493	\$1,007	\$853	\$1,974	\$3,202	\$921	\$785	\$2,138	\$3,493	\$1,007	\$853	\$2,315	\$3,789	\$1,088	\$921
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325
	Minimum Liability with Comprehensive and Collision			\$1,858	\$3,041	\$879	\$742	\$2,380	\$3,910	\$1,124	\$944	\$2,130	\$3,467	\$995	\$842	\$2,380	\$3,910	\$1,124	\$944	\$2,521	\$4,142	\$1,188	\$998
	100/300/50 Liability with Comprehensive and Collision			\$1,976	\$3,225	\$936	\$793	\$2,545	\$4,175	\$1,202	\$1,012	\$2,308	\$3,756	\$1,080	\$916	\$2,545	\$4,175	\$1,202	\$1,012	\$2,727	\$4,477	\$1,285	\$1,081
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325
	Minimum Liability with Comprehensive and Collision			\$1,967	\$3,228	\$933	\$785	\$2,519	\$4,149	\$1,194	\$1,000	\$2,240	\$3,654	\$1,049	\$886	\$2,519	\$4,149	\$1,194	\$1,000	\$2,664	\$4,388	\$1,260	\$1,056
	100/300/50 Liability with Comprehensive and Collision			\$2,085	\$3,412	\$990	\$836	\$2,684	\$4,414	\$1,272	\$1,068	\$2,418	\$3,943	\$1,134	\$960	\$2,684	\$4,414	\$1,272	\$1,068	\$2,870	\$4,723	\$1,357	\$1,139
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$542	\$850	\$248	\$226	\$682	\$1,080	\$310	\$279	\$723	\$1,146	\$328	\$294	\$682	\$1,080	\$310	\$279	\$801	\$1,278	\$364	\$325
	Minimum Liability with Comprehensive and Collision			\$1,430	\$2,325	\$674	\$574	\$1,831	\$2,992	\$861	\$729	\$1,674	\$2,715	\$780	\$665	\$1,831	\$2,992	\$861	\$729	\$1,965	\$3,215	\$922	\$781
	100/300/50 Liability with Comprehensive and Collision			\$1,548	\$2,509	\$731	\$625	\$1,996	\$3,257	\$939	\$797	\$1,852	\$3,004	\$865	\$739	\$1,996	\$3,257	\$939	\$797	\$2,171	\$3,550	\$1,019	\$864

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.	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)
BI	n.a.	0.0%				
PD	n.a.	0.0%				
UM/UIM	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%				

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	1,547			2,446	1,610	66%	69%
2004	1,510			2,619	2,095	80%	54%
2005	1,480			2,667	882	33%	57%
2006	1,639	0.0%	07/30/06	2,704	1,436	53%	57%
2007	1,763			3,026	1,562	52%	56%

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)	n.a.
F. TOTAL	n.a.

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

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

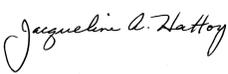
3. Group Name	Group NAIC #
Metropolitan Property and Casualty Insurance Company	241

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Metropolitan Group Property and Casualty Insurance Company	RI	34339	13-2915260	

5. Company Tracking Number	PA AR0006902R01
-----------------------------------	-----------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jacqueline A. Hattoy 700 Quaker Lane Warwick RI 02887	Sr. State Filing Specialist	800-257-5049	401-827-3929	jhattery@metlife.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Jacqueline A. Hattoy

Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Private Passenger Automobile Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description) X Rates
14.	Effective Date(s) Requested	New: 01/01/2009 Renewal:
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	November 19, 2008
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	PA AR0006902R01
------------	--	-----------------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: Amount:	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Metropolitan Group Property & Casualty Insurance Company

Arkansas Automobile Rate Revision

Introduction

The automobile rates currently in use by Metropolitan Group Property & Casualty Insurance Company were filed with the Arkansas Insurance Department, effective November 30, 2008 for New Business and January 4, 2009 for Renewal Business.

The following changes are proposed effective January 1, 2009 for New Business.

Summary

1. **New Business Tier Assignment Rules**

The base Tier Assignment has been reduced by one point and is now 27.