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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2005
OF THE CONDITION AND AFFAIRS OF THE

Metropolitan General Insurance Company

NAIC Group Code 0241 (Current) 0241 (Prior) NAIC Company Code 39950 Employer's ID Number 22-2342710

Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island

Country of Domicile United States of America

Incorporated/Organized 06/30/1980 Commenced Business 10/13/1981

Statutory Home Office 700 Quaker Lane (Street and Number), Warwick , RI 02886-6669 (City or Town, State and Zip Code)

Main Administrative Office 700 Quaker Lane (Street and Number)

Warwick , RI 02886-6669 (City or Town, State and Zip Code), 401-827-2400 (Area Code) (Telephone Number)

Mail Address PO Box 350 700 Quaker Lane (Street and Number or P.O. Box), Warwick , RI 02887-0350 (City or Town, State and Zip Code)

Primary Location of Books and Records 700 Quaker Lane (Street and Number)

Warwick , RI 02886-6669 (City or Town, State and Zip Code), 800-638-4208 (Area Code) (Telephone Number)

Internet Website Address www.metlife.com

Statutory Statement Contact James Jeffrey DeAlmo (Name), 800-638-4208 (Area Code) (Telephone Number)

jdealmo@metlife.com (E-mail Address), 401-827-2315 (FAX Number)

Policyowner Relations Contact 9797 Springboro Pike, Suite 201 (Street and Number)

Dayton , OH 45448 (City or Town, State and Zip Code), 800-422-4272 (Area Code) (Telephone Number)

OFFICERS

President William Joseph Mullaney # Treasurer Anthony James Williamson

Secretary Maura Catherine Travers

OTHER

Lawrence Edward Blakeman Vice President	Susan Ann Buffum Vice President	William Mark Coggan Vice President
Michael Dean Davidson Senior Vice President	Martin William Deede Vice President	Michelle Mohr DeWine Vice President
Robert Wylie Harvey Vice President	Scott David Kuczmarski Vice President	Robert Francis Lundgren Vice President
James Earl McIntosh Vice President	William Douglas Moore Vice President	Barry Gregory Morphis Vice President
Margaret Ann Rody Vice President	John Edward Rutecki Jr. Vice President	Mark Jay Silverman Vice President
Robert Michael Smith Vice President	Edward Elliot Veazey Vice President	Michael Clifford Walsh Vice President
Anne Kaiper Wilson Vice President		

DIRECTORS OR TRUSTEES

Robert Wylie Harvey	William Joseph Mullaney	Margaret Ann Rody
Edward Elliot Veazey	Michael Clifford Walsh	

State of Rhode Island
County of Kent SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

William J. Mullaney President	Maura C. Travers Secretary	

Subscribed and sworn to before me this 16th day of February, 2006

Deborah L. Masterson
Notary
June 24, 2009

a. Is this an original filing? ..... Yes [X] No [ ]
b. If no,
1. State the amendment number.....
2. Date filed .....
3. Number of pages attached.....

ASSETS

		Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	26,606,067	0	26,606,067	23,370,614
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	1,118,321	0	1,118,321	0
	2.2 Common stocks	0	0	0	0
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	0	0	0	0
	3.2 Other than first liens	0	0	0	0
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ 0 encumbrances)	0	0	0	0
	4.2 Properties held for the production of income (less $ 0 encumbrances)	0	0	0	0
	4.3 Properties held for sale (less $ 0 encumbrances)	0	0	0	0
5.	Cash ($ 17,961 , Schedule E - Part 1), cash equivalents ($ 0 , Schedule E - Part 2) and short-term investments ($ 0 , Schedule DA)	17,961	0	17,961	70,550
6.	Contract loans (including $ 0 premium notes)	0	0	0	0
7.	Other invested assets (Schedule BA)	154,222	0	154,222	2,940,559
8.	Receivable for securities	0	0	0	0
9.	Aggregate write-ins for invested assets	0	0	0	0
10.	Subtotals, cash and invested assets (Lines 1 to 9)	27,896,571	0	27,896,571	26,381,723
11.	Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
12.	Investment income due and accrued	313,840	0	313,840	294,257
13.	Premiums and considerations:				
	13.1 Uncollected premiums and agents' balances in the course of collection	0	0	0	0
	13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 0 earned but unbilled premiums)	0	0	0	0
	13.3 Accrued retrospective premiums	0	0	0	0
14.	Reinsurance:				
	14.1 Amounts recoverable from reinsurers	0	0	0	0
	14.2 Funds held by or deposited with reinsured companies	0	0	0	0
	14.3 Other amounts receivable under reinsurance contracts	0	0	0	0
15.	Amounts receivable relating to uninsured plans	0	0	0	0
16.1	Current federal and foreign income tax recoverable and interest thereon	167,567	0	167,567	330,916
16.2	Net deferred tax asset	0	0	0	0
17.	Guaranty funds receivable or on deposit	167,315	0	167,315	204,525
18.	Electronic data processing equipment and software	0	0	0	0
19.	Furniture and equipment, including health care delivery assets ($ 0)	0	0	0	0
20.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
21.	Receivables from parent, subsidiaries and affiliates	0	0	0	0
22.	Health care ($ 0) and other amounts receivable	0	0	0	0
23.	Aggregate write-ins for other than invested assets	0	0	0	0
24.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	28,545,293	0	28,545,293	27,211,421
25.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26.	Total (Lines 24 and 25)	28,545,293	0	28,545,293	27,211,421
	DETAILS OF WRITE-INS				
0901.					
0902.					
0903.					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	0	0	0	0
2301.					
2302.					
2303.					
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 34, Column 8)	0	0
2.	Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 34, Column 9)	0	0
4.	Commissions payable, contingent commissions and other similar charges	0	0
5.	Other expenses (excluding taxes, licenses and fees)	0	0
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	0	0
7.1	Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	811,897	738,274
8.	Borrowed money $ 0 and interest thereon $ 0	0	0
9.	Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 16,252,000 and including warranty reserves of $ 0)	0	0
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	0	0
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (Schedule F, Part 7)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	1,170	16,570
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured accident and health plans	0	0
22.	Capital notes $ 0 and interest thereon $ 0	0	0
23.	Aggregate write-ins for liabilities	0	0
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	813,067	754,844
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	813,067	754,844
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	3,000,000	3,000,000
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	23,373,499	23,373,499
33.	Unassigned funds (surplus)	1,358,724	83,077
34.	Less treasury stock, at cost:		
	34.1 0 shares common (value included in Line 28 $ 0)	0	0
	34.2 0 shares preferred (value included in Line 29 $ 0)	0	0
35.	Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39)	27,732,223	26,456,576
36.	TOTALS (Page 2, Line 26, Col. 3)	28,545,290	27,211,420
	DETAILS OF WRITE-INS		
2301.		0	0
2302.			
2303.			
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	0	0
2701.			
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	0
3001.			
3002.			
3003.			
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 34, Column 4)	0	0
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 34, Column 7)	0	0
3.	Loss expenses incurred (Part 3, Line 25, Column 1)	0	0
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	0	0
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	0	0
7.	Net income of protected cells	0	0
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	0	0
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,435,318	2,626,750
10.	Net realized capital gains or (losses) less capital gains tax of $ 28,354 (Exhibit of Capital Gains (Losses))	(91,606)	(451,821)
11.	Net investment gain (loss) (Lines 9 + 10)	1,343,712	2,174,929
	OTHER INCOME		
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 0 amount charged off $ 605,390)	(605,390)	(1,073,562)
13.	Finance and service charges not included in premiums	954,071	1,254,249
14.	Aggregate write-ins for miscellaneous income	(344,488)	(179,359)
15.	Total other income (Lines 12 through 14)	4,193	1,328
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,347,905	2,176,257
17.	Dividends to policyholders	4,192	1,327
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	1,343,713	2,174,930
19.	Federal and foreign income taxes incurred	126,741	91,099
20.	Net income (Line 18 minus Line 19)(to Line 22)	1,216,972	2,083,831
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	26,456,576	32,845,556
	GAINS AND (LOSSES) IN SURPLUS		
22.	Net income (from Line 20)	1,216,972	2,083,831
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ (87,358)	44,940	(137,262)
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	13,735	(77,814)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	0	0
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from protected cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
	32.1 Paid in	0	0
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	0	0
	33.2 Transferred to capital (Stock Dividend)	0	0
	33.3 Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	0	(8,257,735)
36.	Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,275,647	(6,388,980)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	27,732,223	26,456,576
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	0	0
1401.	POOLED - DIVIDENDS, WRITE-OFFS, PAYMENT FEES	(344,488)	(179,359)
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(344,488)	(179,359)
3701.		0	0
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	0	0
2.	Net investment income	1,404,940	1,722,473
3.	Miscellaneous income	4,193	1,328
4.	Total (Lines 1 through 3)	1,409,133	1,723,801
5.	Benefit and loss related payments	0	0
6.	Net transfers to Separate, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	(37,210)	13,647
8.	Dividends paid to policyholders	4,192	1,327
9.	Federal and foreign income taxes paid (recovered) $ 0 net of tax on capital gains (losses)	(123,966)	276,348
10.	Total (Lines 5 through 9)	(156,984)	291,322
11.	Net cash from operations (Line 4 minus Line 10)	1,566,117	1,432,479
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	13,530,200	12,158,056
	12.2 Stocks	0	0
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	2,821,994	2,108,163
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	28,355	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	16,380,549	14,266,219
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	16,748,641	3,472,710
	13.2 Stocks	1,112,198	0
	13.3 Mortgage loans	0	0
	13.4 Real estate	0	0
	13.5 Other invested assets	35,657	4,157,042
	13.6 Miscellaneous applications	87,359	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	17,983,855	7,629,752
14.	Net increase (or decrease) in contract loans and premium notes	0	0
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,603,306)	6,636,467
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
	16.5 Dividends to stockholders	0	8,257,735
	16.6 Other cash provided (applied)	(15,400)	244,326
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(15,400)	(8,013,409)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(52,589)	55,537
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	70,552	15,015
	19.2 End of period (Line 18 plus Line 19.1)	17,963	70,552

Note: Supplemental disclosures of cash flow information for non-cash transactions:

Underwriting and Investment Exhibit - Part 1 - Premiums Earned

N O N E

Underwriting and Investment Exhibit - Part 1A - Recapitulation of all Premiums

N O N E

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees Written and Renewed During Year

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	0	0	0	0	0	0
2.	Allied lines	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0	0	0
5.	Commercial multiple peril	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0
13.	Group accident and health	0	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0	0	0
17.2	Other liability - claims-made	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	42,077,367	0	0	42,077,367	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	24,260,408	0	0	24,260,408	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0
29.	International	0	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	XXX	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
34.	TOTALS	66,337,775	0	0	66,337,775	0	0
	DETAILS OF WRITE-INS						
3301.							
3302.							
3303.							
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

If yes: 1. The amount of such installment premiums $ 0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $ 0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3)	5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	0	0	0	0	0	0	0	0.0
2.	Allied lines	0	0	0	0	0	0	0	0.0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	0	0	0	0	0	0	0	0.0
5.	Commercial multiple peril	0	0	0	0	0	0	0	0.0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	0	0	0	0	0	0	0.0
9.	Inland marine	0	0	0	0	0	0	0	0.0
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	0	0	0	0.0
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	0	0	0	0	0	0	0	0.0
16.	Workers' compensation	0	0	0	0	0	0	0	0.0
17.1	Other liability - occurrence	0	0	0	0	0	0	0	0.0
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	30,588,398	0	30,588,398	0	0	0	0	0.0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	12,765,891	0	12,765,891	0	0	0	0	0.0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23.	Fidelity	0	0	0	0	0	0	0	0.0
24.	Surety	0	0	0	0	0	0	0	0.0
26.	Burglary and theft	0	0	0	0	0	0	0	0.0
27.	Boiler and machinery	0	0	0	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Reinsurance - Nonproportional Assumed Property	XXX	0	0	0	0	0	0	0.0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
34.	TOTALS	43,354,289	0	43,354,289	0	0	0	0	0.0
	DETAILS OF WRITE-INS								
3301.		0	0	0	0	0	0	0	0.0
3302.									
3303.									
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0.0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire	0	0	0	0	0	0	0	0	0
2.	Allied lines	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0	0	0	0	0	0
5.	Commercial multiple peril	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0	0	0	0	0	0	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0
13.	Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0	0	0	0	0	0
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	31,481,130	0	31,481,130	0	12,265,224	0	12,265,224	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	1,094,175	0	1,094,175	0	(22,622)	0	(22,622)	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	XXX	0	0	0	XXX	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
34.	TOTALS	32,575,305	0	32,575,305	0	12,242,602	0	12,242,602	0	0
	DETAILS OF WRITE-INS									
3301.										
3302.										
3303.										
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0	0	0	0	0

(a) Including $ 0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	2,871,517	0	0	2,871,517
1.2 Reinsurance assumed	0	0	0	0
1.3 Reinsurance ceded	2,871,517	0	0	2,871,517
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	0	0	0	0
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	3,576,469	0	3,576,469
2.2 Reinsurance assumed excluding contingent	0	0	0	0
2.3 Reinsurance ceded excluding contingent	0	3,576,469	0	3,576,469
2.4 Contingent - direct	0	27,497	0	27,497
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	27,497	0	27,497
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	0	0	0
3. Allowances to managers and agents	0	0	0	0
4. Advertising	0	0	0	0
5. Boards, bureaus and associations	0	0	0	0
6. Surveys and underwriting reports	0	0	0	0
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	0	0	0	0
8.2 Payroll taxes	0	0	0	0
9. Employee relations and welfare	0	0	0	0
10. Insurance	0	0	0	0
11. Directors' fees	0	0	0	0
12. Travel and travel items	0	0	0	0
13. Rent and rent items	0	0	0	0
14. Equipment	0	0	0	0
15. Cost or depreciation of EDP equipment and software	0	0	0	0
16. Printing and stationery	0	0	0	0
17. Postage, telephone and telegraph, exchange and express	0	0	0	0
18. Legal and auditing	0	0	0	0
19. Totals (Lines 3 to 18)	0	0	0	0
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 35,139	0	0	0	0
20.2 Insurance department licenses and fees	0	0	0	0
20.3 Gross guaranty association assessments	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate)	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	0	0	0
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured accident and health plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	0	0	1,720	1,720
25. Total expenses incurred	0	0	1,720	(a) 1,720
26. Less unpaid expenses - current year	0	0	0	0
27. Add unpaid expenses - prior year	0	0	0	0
28. Amounts receivable relating to uninsured accident and health plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	0	0	1,720	1,720
DETAILS OF WRITE-INS				
2401. Investment Expense	0	0	1,720	1,720
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	0	1,720	1,720

(a) Includes management fees of $ 0 to affiliates and $ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 156,493	135,555
1.1	Bonds exempt from U.S. tax	(a) 1,201,997	1,242,519
1.2	Other bonds (unaffiliated)	(a) 15,248	15,248
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 12,054	12,054
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	0	0
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5	Contract Loans	0	0
6	Cash, cash equivalents and short-term investments	(e) 0	0
7	Derivative instruments	(f) 0	0
8.	Other invested assets	31,662	31,662
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	1,417,454	1,437,038
11.	Investment expenses		(g) 1,720
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		1,720
17.	Net investment income (Line 10 minus Line 16)		1,435,318
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1303 plus 1598) (Line 15, above)		0

(a) Includes $ 61,532 accrual of discount less $ 50,737 amortization of premium and less $ 55,921 paid for accrued interest on purchases.

(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.

(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.

(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.

(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.

(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.

(g) Includes $. 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.

(i) Includes $ 0 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1.	U.S. Government bonds	0	0	0	0
1.1	Bonds exempt from U.S. tax	(119,960)	0	0	(119,960)
1.2	Other bonds (unaffiliated)	0	0	126,174	126,174
1.3	Bonds of affiliates	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	6,123	6,123
2.11	Preferred stocks of affiliates	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0
3.	Mortgage loans	0	0	0	0
4.	Real estate	0	0	0	0
5.	Contract Loans	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0
7.	Derivative instruments	0	0	0	0
8.	Other invested assets	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	(87,358)	(87,358)
10.	Total capital gains (losses)	(119,960)	0	44,939	(75,021)
	DETAILS OF WRITE-INS				
0901.	Change in Deferred Tax Asset	0	0	(87,358)	(87,358)
0902.					
0903.					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	(87,358)	(87,358)

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Other invested assets (Schedule BA)			
8.	Receivables for securities			
9.	Aggregate write-ins for invested assets			
10.	Subtotals, cash and invested assets (Lines 1 to 9)			
11.	Title plants (for Title insurers only)			
12.	Investment income due and accrued			
13.	Premiums and considerations:			
	13.1 Uncollected premiums and agents' balances in the course of collection			
	13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	13.3 Accrued retrospective premiums			
14.	Reinsurance:			
	14.1 Amounts recoverable from reinsurers			
	14.2 Funds held by or deposited with reinsured companies			
	14.3 Other amounts receivable under reinsurance contracts			
15.	Amounts receivable relating to uninsured plans			
16.1	Current federal and foreign income tax recoverable and interest thereon			
16.2	Net deferred tax asset			
17.	Guaranty funds receivable or on deposit			
18.	Electronic data processing equipment and software			
19.	Furniture and equipment, including health care delivery assets			
20.	Net adjustment in assets and liabilities due to foreign exchange rates			
21.	Receivable from parent, subsidiaries and affiliates			
22.	Health care and other amounts receivable			
23.	Aggregate write-ins for other than invested assets			
24.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)			
25.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26.	Total (Lines 24 and 25)			
	DETAILS OF WRITE-INS			
0901.				
0902.				
0903.				
0998.	Summary of remaining write-ins for Line 9 from overflow page			
0999.	Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301.				
2302.				
2303.				
2398.	Summary of remaining write-ins for Line 23 from overflow page			
2399.	Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)			

NONE

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan General Insurance Company ("the Company") is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of Metropolitan Property and Casualty Insurance Company, domiciled in Rhode Island, which is a wholly owned subsidiary of MetLife, Inc (MET), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange.

The Company is engaged, principally in the United States, in the property-liability insurance business. The Company's primary ongoing business is the sale of private passenger automobile, homeowners and personal umbrella insurance.

The Company is authorized to sell property-liability insurance in 43 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Florida, New York, Rhode Island, and Texas for the year ended December 31, 2005. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

The Company has exposure to catastrophes, which are an inherent risk of the property-liability insurance business, which have contributed, and will continue to contribute, to material year-to-year fluctuations in the Company's results of operations and financial position. The Company defines a catastrophe as an event that produces a number of claims in excess of a preset per-event threshold of average claims in a specific area. The Company also has exposure to environmental, asbestos, and other mass tort claims.

Summary of Significant Accounting Policies

A. Accounting Practices

The Metropolitan General Insurance Company statement is presented on the basis of accounting practices prescribed or permitted by the Insurance Department of the State of Rhode Island ("the Department"). While the Department has the right to permit specific practices that may deviate from prescribed practices, the Company did not follow any permitted practices other than those prescribed by the Department.

The State of Rhode Island has adopted the National Association of Insurance Commissioners' statutory accounting practices (NAIC SAP) as the basis of its statutory accounting practices.

Accounting practices and procedures of the NAIC are a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America ("GAAP"). The more significant differences are as follows:

(1) Investment in bonds are generally carried at amortized cost, while under GAAP, they are carried at either amortized cost or fair value based on their classification according to the Company's ability and intent to hold or trade the securities;
(2) Investments in common stocks are valued as prescribed by the Securities Valuation Office ("SVO") of the NAIC, while under GAAP, common stocks are reported at market value;
(3) Acquisition costs, such as commissions and other costs related to acquiring new business, are expensed as incurred, while under GAAP, they are deferred and amortized to income as premiums are earned or in relation to estimated gross profits;
(4) Prior to January 1, 2001, a Federal income tax provision was made only on a current basis for Statutory Accounting, while under GAAP, a provision was also made for deferred taxes on temporary differences between the financial reporting and tax bases of assets and liabilities. Subsequent to January 1, 2001, NAIC SAP requires an amount to be recorded for deferred taxes however, there are limitations as to the amount of deferred tax assets that may be reported as "admitted assets";
(5) Assets are reported under NAIC SAP as "admitted-asset" value and "non-admitted" assets are excluded through a charge against surplus, while under GAAP, "non-admitted assets" are reinstated to the balance sheet, net of any valuation allowance;
(6) The change in provision for reinsurance is charged or credited directly through surplus under SAP, while this provision is not recognized for GAAP purposes;
(7) The balance sheet under NAIC SAP is reported net of reinsurance, while under GAAP, the balance sheet reports reinsurance recoverables, including amounts related to losses incurred but not reported, and prepaid reinsurance premium as assets;
(8) Comprehensive income and its components are not presented in the statutory financial statements;
(9) Subsidiaries are included as common stock carried under the equity method, with the equity in net income of subsidiaries credited directly to the Company's surplus for NAIC SAP, while GAAP requires either consolidation or the equity in earnings of subsidiaries or net income of subsidiaries to be credited to the income statement; and

NOTES TO FINANCIAL STATEMENTS

(10) Goodwill under GAAP is calculated as the difference between the cost of acquiring the entity and the fair value of the assets received and liabilities assumed. Under NAIC SAP, goodwill is calculated as the difference between the cost of acquiring the entity and the reporting entity's share of the historical book value of the acquired entity. However, under NAIC SAP the amount of goodwill recorded as an "admitted asset" is subject to limitations. In June 2001, SFAS No. 142, Goodwill and Other Intangible Assets significantly changed the method of accounting for intangible assets. Previous authoritative guidance presumed that goodwill and all other intangible assets were wasting assets, and thus the amounts assigned them should be amortized in determining net income. SFAS No. 142 does not presume that those assets are wasting assets. Instead, goodwill and intangible assets that have indefinite useful lives will not be amortized but rather will be tested at least annually for impairment by comparing the fair values of those assets with their recorded amounts.

B. Use of Estimates

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are generally recognized as revenue on a pro rata basis over the policy term. The portion of the premiums written applicable to the unexpired terms of the policies is recorded as unearned premiums.

(1) Short-term investments include all investments whose maturities, at the time of acquisition, are one year or less and are stated at amortized cost, which approximates fair value.
(2) Bonds not backed by other loans are generally stated at amortized cost unless rated by the NAIC as a 3, 4, 5, or 6 which are stated at the lower of market value or amortized cost. Bonds not backed by other loans are amortized using the scientific method.
(3) Common stocks of non-affiliates are stated at market value except for investments in stock of uncombined subsidiaries and affiliates in which the Company has a controlling interest, see Note 1C(7).
(4) Preferred stocks are generally stated at cost unless they have a NAIC rating designation of 3, 4, 5, or 6 which are stated at the lower of market value or amortized cost.
(5) The Company has no mortgage loans.
(6) Mortgage-backed bonds included in bonds are stated at amortized cost using the scientific method. Amortization of the discount or premium from the purchase of these securities considers the estimated timing and amount of prepayments of the underlying mortgage loans. Actual prepayment experience is periodically reviewed and effective yields are recalculated when differences arise between the prepayments originally anticipated and the actual prepayments received and currently anticipated. For credit-sensitive mortgage-backed and asset-backed bonds and certain prepayment-sensitive bonds (e.g., interest-only securities) the effective yield is recalculated on a prospective basis. For all other mortgage-backed and asset-backed bonds the effective yield is recalculated on a retrospective basis.
(7) For investments in stocks of uncombined subsidiaries and affiliates in which holdings has an interest of 10% or more are carried on the equity basis. The change in the stated value is recorded as a change in net unrealized capital gains (losses), a component of unassigned surplus.
(8) The Company has no minor ownership interests in joint ventures, partnerships and limited liability companies.
(9) For derivative accounting policy, see Note 8.
(10) For premium deficiency reserve policy, see Note 30.
(11) The liability for unpaid reported losses is based on a case by case estimate (case reserves) for most lines of business, for the other lines of business, unpaid losses are based on average "statistical" reserves. There is an additional overall estimate (supplemental reserves for several specific lines of business) based on the Company's past experience, this is also known as an additional reserve on known claims. A provision also is made for losses incurred but not reported on the basis of estimates and past experience modified for current trends and estimates of expenses for investigating and settling claims, reduced for anticipated salvage and subrogation. The liability for unpaid losses on business assumed is based in part on reports received from ceding companies.

Management believes that the liability for unpaid losses and loss adjustment expenses is adequate to cover ultimate unpaid losses and loss adjustment expenses incurred. However, such liability is necessarily based on estimates, and the ultimate liability may vary significantly from such estimates. In accordance with industry practice, the Company regularly reviews its estimated liability, and any adjustments are reflected in the period in which they become known. In accordance with guidelines established by the NAIC, the liability for unpaid losses at December 31, 2005 is reported net of estimated salvage and subrogation recoverable.
(12) The Company has not modified its capitalization policy from the prior year end.
(13) The Company does not have pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

   A. The Company has no accounting changes or corrections of errors.
   B. Not applicable. The disclosure for changes in accounting principle as a result of the initial implementation of Codification is no longer required.

3. Business Combinations and Goodwill

   A. Statutory Purchase Method

      Not Applicable.

   B. Statutory Mergers

      Not Applicable.

   C. Impairment Loss

      Not Applicable.

4. Discontinued Operations

   Not Applicable.

5. Investments

   A. Mortgage Loans, including Mezzanine Real Estate Loans

      Not Applicable.

   B. Debt Restructure

      Not Applicable.

   C. Reverse Mortgages

      Not Applicable.

   D. Loan-Backed Securities

      (1) The company has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date.
      (2) Prepayment assumptions were obtained from published broker dealer values and internal estimates.
      (3) The Company did not have any negative yield situations resulting in a change from the retrospective to prospective methodology.

   E. Repurchase Agreements

      Not Applicable

   F. Real Estate

      Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

   Not Applicable.

7. Investment Income

   A. No due and accrued interest was excluded (non-admitted) from investment income.

   B. Not Applicable.

8. Derivative Instruments

   Not Applicable.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. Net deferred income tax assets and liabilities as of December 31, 2005 and 2004 consisted of the following:

	12/31/05	12/31/04
Total of all deferred income tax assets (admitted and non-admitted)	12,635	99,012
Total of all deferred income tax liabilities	(824,532)	(837,286)
Total deferred income tax assets non-admitted in accordance with SSAP No. 10, Income Taxes	0	0
Total net admitted deferred tax asset (liability)	(811,898)	(738,274)
(Increase) decrease in deferred income tax assets non-admitted by NAIC SAP	0	0

B. There are no deferred tax liabilities which are not recognized.

C - 1. Current income taxes incurred consist of the following major components:

	12/31/05	12/31/04
Federal	126,741	266,806
Foreign	0	0
Total Income tax on gain from operations	126,741	266,806
Federal income tax on capital gains and losses	(28,354)	(175,707)
Utilization of capital loss carry-forwards	0	0
Federal and foreign income taxes incurred	98,387	91,099

C - 2. The main components of deferred tax amounts as of December 31, 2005 and 2004 are as follows:

Deferred tax assets:	12/31/05	12/31/04	Change
Employee benefits	6,182	6,182	0
Investments	0	4	(4)
Unrealized capital loss	0	85,707	(85,707)
DAC for tax purposes	0	0	0
Reserves	0	667	(667)
Other	6,453	6,453	(0)
Total deferred income tax assets-(admitted and non-admitted)	12,635	99,013	(86,378)
Total deferred income tax assets - (non-admitted by NAIC SAP)	0	0	0
Total deferred tax assets - (admitted by NAIC SAP)	12,635	99,013	(86,378)

Deferred tax liabilities:	12/31/05	12/31/04	Change
Employee benefits	0	0	0
Investments	(771,264)	(785,003)	13,739
Unrealized capital gains	(1,651)	0	(1,651)
Reserves	(51,617)	(52,283)	666
Other	0	0	0
Total deferred income tax liability:	(824,532)	(837,286)	12,754
Net admitted deferred tax asset (liability)	(811,897)	(738,273)	(73,624)

Tax effect of change in non-admitted assets	0
Tax effect of unrealized gains (losses)	87,358
Change in net deferred income tax	13,734

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal (and foreign) income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	12/31/05
Net Income, after dividends to policyholders but before federal and foreign income taxes @ 35%	502,392
Net Realized Capital Gains @ 35%	(41,986)
Tax exempt income	(369,553)
DRD	0
Tax differentials on foreign earnings	0
Nondeductible goodwill	0
Employee benefits	0
DAC for tax purposes	0
Reserves	0
Investments	11,589
Other	(4,055)
Federal and foreign income taxes incurred	98,387
Change in net deferred income tax	(13,734)
Total statutory income taxes	84,652

E - 1. As of December 31, 2005, the Company had no capital loss and no operating loss carryforwards.

F - 1. The Company joins with MetLife Inc. and its includible affiliates in filing a consolidated tax return.

F - 2. The consolidating companies have a tax allocation agreement which allocates tax liability in accordance with the Internal Revenue Code, as amended, and provides that members shall receive reimbursement to the extent that their tax benefits result in a reduction of the consolidated tax liability.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. The Company is a wholly owned subsidiary of Metropolitan Property and Casualty Insurance Company, domiciled in Rhode Island, which is a wholly owned subsidiary of MetLife, Inc (MET), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange.

B. – C.

(1) For transactions by the Company and any affiliated insurer with any affiliate, see note 13 and Schedule Y Part 2.

(2) The Company does not hold investments in its parent, affiliates or subsidiaries other than those disclosed in Schedule D.

D. The Company had the following amounts due from or (due to) related parties as of December 31, 2005.

		Due From (To)
Metropolitan Property Casualty Insurance Company	$	(1,170)
Total	$	(1,170)

E. Not Applicable.

F. Management and service contracts and all cost sharing agreements, other than cost allocation arrangements based upon generally accepted accounting principles involving the Company or an affiliated insurer follow;

(1) Metropolitan Property and Casualty Insurance Company (MPC) and its subsidiaries and affiliates became parties to an existing service agreement (the “Master Services Agreement”) with Metropolitan Life Insurance Company (“MetLife”) and other entities within the MetLife, Inc. (MET) holding company system. This agreement was effective as of October 1, 2003, the date that MetLife sold MPC to MET.

NOTES TO FINANCIAL STATEMENTS

The services agreement governs the provision of services that MetLife provides to MPC and its subsidiaries and affiliates and is substantially the same as the previous service arrangement with MetLife, specifically, services provided would include, but not be limited to, legal, communications, human resources, broker-dealer, general management, controller, investment management, actuarial, treasury, benefits management, systems and technology, adjusting, and claims, underwriting and policyholder services.

(2) Metropolitan Life Insurance Company (MetLife) transferred substantially all of its employees, including employees of Metropolitan Property and Casualty Insurance Company and its subsidiaries and affiliates, to a service company, MetLife Group, Inc. (MLG) as of January 1, 2003, which provides personnel to MetLife and other entities within the MetLife holding company system. Pursuant to the service agreement between MLG and MPC and its subsidiaries and affiliates, MLG provides such personnel services as may be determined to be reasonably necessary in the conduct of its operations, including without limitation, personnel qualified to perform the following services: legal, communications, human resources, broker-dealer, general management, controller, investment management, actuarial, treasury, benefits management, information systems and technology, and claims, underwriting and policyholder services.

G. Not Applicable.
H. Not Applicable.
I. Not Applicable.
J. Not Applicable.

11. Debt

Not Applicable.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

(1) The Company does not have any authorized or outstanding preferred stock as of December 31, 2005. The Company has 1,000 shares authorized, issued and outstanding of common stock with a par value per share of $3,000 as of December 31, 2005.
(2) The Company paid common stock dividends of $0 and $8,257,735 for the periods ended December 31, 2005 and 2004, respectively.
(3) – (4)
Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MPC as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next preceding two year net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MPC in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the Rhode Island Superintendent of Insurance (the "Rhode Island Superintendent") and the Rhode Island Superintendent does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the Rhode Island Superintendent has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. Any common stock dividend payment by the Company in 2006 will be considered extraordinary requiring prior regulatory insurance clearance.

(5) – (8)
Not Applicable.
(9) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was $191,810.
(10) - (12)
Not Applicable.

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Guarantee Fund Assessments

Not Applicable.

C. Gain Contingencies

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

D. All Other Contingencies

(1) The contingency footnote has been prepared on a combined basis for Metropolitan Property and Casualty Insurance Company (MPC) and its subsidiaries and affiliates. The Company is a wholly owned subsidiary of Metropolitan Property and Casualty Insurance Company.

A purported class action has been filed against Metropolitan Casualty Insurance Company, in Florida. The complaint alleges breach of contract and unfair trade practices with respect to allowing the use of parts not made by the original manufacturer to repair damaged automobiles. Discovery is ongoing and a motion for class certification is pending.

Two purported nationwide class actions have been filed against Metropolitan Property and Casualty Insurance Company in Illinois. One suit claims breach of contract and fraud due to the alleged underpayment of medical claims arising from the use of a purportedly biased provider fee pricing system. A motion for class certification has been filed and discovery is ongoing. The second suit claims breach of contract and fraud arising from the alleged use of preferred provider organizations to reduce medical provider fees covered by the medical claims portion of the insurance policy. The court recently granted a motion to dismiss the fraud claim.

A purported class action brought in Kings County (WA) Superior Court alleges that Metropolitan Property and Casualty Insurance Company utilizes a biased computer program to systematically underpay personal injury protection (PIP) claims. The suit, brought on behalf of Washington insureds, also alleges that Metropolitan Property and Casualty Insurance Company failed to comply with state law when adjusting PIP claims. Plaintiff seeks both monetary and injunctive relief. An answer has been filed and the parties are engaged in settlement negotiations.

A purported class action has been filed against Metropolitan Property and Casualty Insurance Company in Montana. This suit alleges breach of contract and bad faith for not aggregating medical payment and uninsured coverages provided in connection with the several vehicles identified in insureds' motor vehicle policies. The parties have reached an agreement to settle this suit. Metropolitan Property and Casualty Insurance Company has recorded a liability in an amount it believes is adequate to resolve the claims underlying this matter. The amount to be paid will not be material to Metropolitan Property and Casualty Insurance Company. Certain plaintiffs' lawyers in another action have alleged that the use of certain automated databases to provide total loss vehicle valuation methods was improper. Metropolitan Property and Casualty Insurance Company, along with a number of other insurers, has agreed to resolve this issue in a class action format. The amount to be paid in resolution of this matter will not be material to Metropolitan Property and Casualty Insurance Company.

A purported class action has been brought against Metropolitan Property and Casualty Insurance Company in superior court in Kings County, Washington. Plaintiffs seek to represent a class of insureds who have received personal indemnity payment (PIP) benefits from Metropolitan Property and Casualty Insurance Company, incurred legal expenses to collect damages from the party responsible for the underlying accident, and then had underinsured or uninsured motorist benefits offset by the amount of the PIP recovery. Plaintiffs claim that Metropolitan Property and Casualty Insurance Company must pay its share of the legal fees incurred by the insured to recover from the third party because the Company is entitled to share in that recovery. Plaintiffs seek both monetary and injunctive relief. Metropolitan Property and Casualty Insurance Company has answered, discovery is ongoing, and the parties are engaged in settlement negotiations.

Plaintiffs' lawyers, the CCC valuation service, and a group of CCC clients including Metropolitan Property and Casualty Insurance Company, Progressive, Hartford, Travelers and Prudential have entered into a preliminary agreement to settle a nationwide class action which challenges the valuations using the CCC process as opposed to the Blue Book method. St. Paul, but not Metropolitan Property and Casualty Insurance Company, is a defendant in an Illinois class action lawsuit involving this issue. Metropolitan Property and Casualty Insurance Company exposure to the class is $7.5 million with a conservative estimate of a 20% participation rate. Metropolitan Property and Casualty Insurance Company will pay $1.15 million in fees to plaintiffs' counsel as part of the settlement. CCC will be responsible for paying class administration costs. The parties are completing the settlement process.

Metropolitan Property and Casualty Insurance Company has been named along with several other carriers in a Florida federal court RICO case alleging improper use of "Silent Preferred Provider Organizations" to obtain discounts on Med Pay and Personal Injury Protection claims. The settlement of this matter has been approved by the court and implemented by the parties.

A purported Louisiana class action was filed against Metropolitan Property and Casualty Insurance Company in Louisiana federal court on behalf of insureds who incurred total property losses as a result of Hurricane Katrina. Plaintiffs claim they are entitled to coverage under a theory that Louisiana's "valued policy" law requires carriers to pay policy limits whenever an insured residence is declared a total loss and any of the damage is caused by a covered peril (for example, wind) even though some of the damage was caused by an excluded peril (for example, water). Some individual lawsuits challenging the denial of claims

NOTES TO FINANCIAL STATEMENTS

for property damage related to Hurricane Katrina have also been filed. Metropolitan Property and Casualty Insurance Company intends to vigorously defend these actions.

Various litigation claims, and assessments against the Company, in addition to those discussed above and those otherwise provided for in the Company's financial statements, have arisen in the course of the Company's business, including but not limited to, in connection with its activities as an insurer, employer and taxpayer. Further, state insurance regulatory authorities and other federal and state authorities regularly make inquiries and conduct investigations concerning the Company's compliance with applicable insurance and other laws and regulations.

It is not feasible to predict or determine the ultimate outcome of all pending investigations and legal proceedings or provide reasonable ranges of potential losses, except as noted above in connection with specific matters. In some of the matters referred to above, very large and/or indeterminate amounts, including punitive and treble damages, are sought. Although in light of these considerations it is possible that an adverse outcome in certain cases could have a material adverse effect upon the Company's financial position, based on information currently known by the Company's management, in its opinion, the outcomes of such pending investigations and legal proceedings are not likely to have such an effect. However, given the large and/or indeterminate amounts sought in certain of these matters and the inherent unpredictability of litigation, it is possible that an adverse outcome in certain matters could, from time to time, have a material adverse effect on the Company's financial statements.

(2) Impact of Hurricane Katrina

On August 29, 2005, Hurricane Katrina made landfall in the states of Louisiana, Mississippi and Alabama causing catastrophic damage to these coastal regions. For the year ended December 31, 2005, the Company recognized total net losses related to the catastrophe of $120 million, net of income taxes and reinsurance recoverables and including reinstatement premiums and other reinsurance related premium adjustments. The Company's gross losses from Katrina were approximately $315 million, primarily arising from the Company's homeowners business.

Additional hurricane-related losses may be recorded in future periods as claims are received from insureds and claims to reinsurers are processed. Reinsurance recoveries are dependent on the continued creditworthiness of the reinsurers, which may be affected by their other reinsured losses in connection with Hurricane Katrina and otherwise. In addition, lawsuits, including purported class actions, have been filed in Mississippi and Louisiana challenging the property and casualty insurance industry's exclusion of water damage from homeowners policies and in Louisiana seeking application of the state's "valued policy" law. The Company is a named party in some of these lawsuits. In addition, rulings in cases in which the Company is not a party may affect interpretation of its policies. The Company intends to vigorously defend these matters. However, any limitation on coverage exclusions could result in an increase in the Company's hurricane-related claim exposure and losses. If the courts were to nullify the challenged exclusions, additional claim losses resulting from Hurricane Katrina could have a material adverse impact on the Company's consolidated financial statements.

15. Leases

Not Applicable.

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not Applicable.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities.

A. Transfer of Receivables Reported as Sales
Not Applicable.
B. Transfer and Servicing of Financial Assets
Not Applicable.
C. Wash Sales
1. In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.
2. The Company did not have any wash sales with an NAIC designation of 3 through 6 for the period ending December 31, 2005.

18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

19. Direct Premium Written by Managing General Agents/Third Party Administrators

No managing general agent or third party administrator writes direct premium equal to or greater than 5% of surplus. The only managing general agent or third party administrator the Company transacts with is as follows:

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	$ 497,510

20. September 11 Events

(1) The September 11 Events footnote has been prepared on combined basis for Metropolitan Property and Casualty (MPC) and its subsidiaries and affiliates. As of December 31, 2005, MPC has reported ultimate losses of $3.755 million consisting of $3.753 million of reported losses and $0.002 million of incurred but not reported as a result of the September 11 event (CAT 48). The ultimates were determined for all companies combined. The primary concentration of these losses was homeowner (condo) losses which includes the loss of use and loss of personal property. In addition, these losses consist of a few auto claims. MPC did not make any reinsurance recoveries as a result of the September 11 event.

(2) In MPC's estimate, it has fully recognized contingencies reasonably expected to impact the financial statements in the near term pertaining to the September 11 event.

(3) None.

(4) Not applicable.

21. Other Items

A. Extraordinary Items

Not Applicable.

B. Trouble Debt Restructuring

Not Applicable.

C. Other Disclosures

(1) The Company has elected to use truncation in reporting amounts on all parts of Schedule D. Some Schedules and Exhibits may not agree due to rounding.

(2) Effective January 1, 2001, the NAIC and most state insurance departments implemented a comprehensive guide to Statutory Accounting Principles (Codification). These Accounting Practices and Procedures produced an increase to surplus for the Company in 2001 as a result of the recognition of deferred federal income taxes.

(3) The company contributed $5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2005.

D. Uncollectible Assets

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

22. Events Subsequent

Not Applicable.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, Loss adjustment expenses and unearned premiums in the amount of $66,234,821 with Metropolitan Property and Casualty Insurance Company (NAIC # 26298, Federal I.D. #13-2725441).

NOTES TO FINANCIAL STATEMENTS

B. Reinsurance Recoverable in Dispute

Not Applicable.

C. Reinsurance Assumed and Ceded

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	$ 0	$ 0	$ 16,251,503	$ 0	$ (16,251,503)	$ 0
All Other	0	0	0	0	0	0
Total	$ 0	$ 0	$ 16,251,503	$ 0	$ (16,251,503)	$ 0

Direct Unearned Premium Reserve $16,251,503

(2) The additional or return commission, predicted on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	Direct	Assumed	Ceded	Net
Contingent Commission	$ 27,497	$ 0	$ 27,497	$ 0
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 27,497	$ 0	$ 27,497	$ 0

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

F. Retroactive Reinsurance

Not Applicable.

G. Reinsurance Accounted for as a Deposit

Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses

Not Applicable.

26. Intercompany Pooling Arrangements

A. Effective January 1, 2001, the Metropolitan Property and Casualty Insurance Company (MPC) entered into a 100% Restated Quota Share Reinsurance Agreement with its subsidiary companies, Metropolitan Casualty Insurance Company, NAIC #40169, Metropolitan General Insurance Company, NAIC #39950, Metropolitan Direct Property and Casualty Insurance Company, NAIC #25321, Metropolitan Group Property and Casualty Insurance Company, NAIC #34339, Metropolitan Lloyds Insurance Company of Texas, NAIC #13938, and Economy Fire & Casualty Company, NAIC #22926.

B. The Restated Quota Share Reinsurance Treaty provides that the subsidiary companies obligate themselves to cede, and MPC obligates itself to accept, a 100% interest in each of the subsidiaries' gross net liabilities and its premiums, losses, expenses, payment fees, dividends and direct agents balance.

In addition, the Restated Quota Share Reinsurance Agreement provides that Economy Fire & Casualty Company's (EFAC) subsidiary companies, Economy Preferred Insurance Company, NAIC #38067 and

NOTES TO FINANCIAL STATEMENTS

Economy Premier Assurance Company, NAIC #40649 are obligated to cede, and EFAC obligates itself to accept, a 100% interest in each of the subsidiaries' gross net liabilities and its premiums, losses, expenses, payment fees, dividends and direct agents balance.

All lines of business are subject to the reinsurance, except for the run-off of a book of reinsurance business transacted through the Odyssey Reinsurance Company and Metropolitan Group Property and Casualty Insurance Company arrangement.

C. The lead company, Metropolitan Property and Casualty Insurance Company, makes cessions to non-affiliated reinsurers subsequent to the cession of business from the affiliated members to the lead company, except for business transacted through the Odyssey Reinsurance Company and Metropolitan Group Property and Casualty Insurance Company arrangement.

Cessions to non-affiliated reinsurers of business subject to the reinsurance agreement are as follows:

Property Catastrophe Excess of Loss	All Property Business including but not limited to Homeowners, Dwelling, Fire, Automobile Physical Damage and Inland Marine
Casualty Excess of Loss	Personal Liability including Automobile, Homeowners and Personal Umbrella Liability
Property Per Risk	Business classified by the Company as Personal Property
Mandatory Pools	Business transacted through Massachusetts, New Hampshire, North Carolina and South Carolina Automobile Facilities, various Mine Subsidence programs, Michigan Catastrophic Claims Association and Florida Hurricane Catastrophe Fund

D. All members are party to reinsurance agreements with non-affiliated reinsurers covering business subject to the restated quota share reinsurance agreement. All members have a contractual right of direct recovery from the non-affiliated reinsurer.

E. There are no discrepancies between entries regarding reinsurance business on the assumed and ceded reinsurance schedules of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.

F. The lead company, Metropolitan Property and Casualty Insurance Company, discloses all reinsurance related to non-affiliated companies of reinsurance business and therefore, discloses the entire Provision for Reinsurance, Schedule F Part 5.

27. Structured Settlements

Not Applicable.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

Not Applicable.

31. High Deductibles

Not Applicable.

32. Discounting of Liabilities for Unpaid or Unpaid Loss Adjustment Expenses

Not Applicable.

33. Asbestos/Environmental (Mass Tort) Reserves

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

34. Subscriber Savings Accounts

    Not Applicable.

35. Multiple Peril Crop Insurance

    Not Applicable.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	2 Percentage	Admitted Assets as Reported in the Annual Statement 3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. Treasury securities	2,950,315	10.576	2,950,315	10.576
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	0	0.000	0	0.000
1.22 Issued by U.S. government sponsored agencies	0	0.000	0	0.000
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)	0	0.000	0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations	23,509,010	84.272	23,509,010	84.272
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	0	0.000	0	0.000
1.43 Revenue and assessment obligations	0	0.000	0	0.000
1.44 Industrial development and similar obligations	0	0.000	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	146,738	0.526	146,738	0.526
1.512 Issued or guaranteed by FNMA and FHLMC	0	0.000	0	0.000
1.513 All other	0	0.000	0	0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	0	0.000	0	0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	0	0.000	0	0.000
1.523 All other	0	0.000	0	0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	0	0.000	0	0.000
2.2 Unaffiliated foreign securities	0	0.000	0	0.000
2.3 Affiliated securities	0	0.000	0	0.000
3. Equity interests:				
3.1 Investments in mutual funds	0	0.000	0	0.000
3.2 Preferred stocks:				
3.21 Affiliated	0	0.000	0	0.000
3.22 Unaffiliated	1,118,321	4.009	1,118,321	4.009
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	0	0.000	0	0.000
3.32 Unaffiliated	0	0.000	0	0.000
3.4 Other equity securities:				
3.41 Affiliated	0	0.000	0	0.000
3.42 Unaffiliated	0	0.000	0	0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated	0	0.000	0	0.000
3.52 Unaffiliated	0	0.000	0	0.000
4. Mortgage loans:				
4.1 Construction and land development	0	0.000	0	0.000
4.2 Agricultural	0	0.000	0	0.000
4.3 Single family residential properties	0	0.000	0	0.000
4.4 Multifamily residential properties	0	0.000	0	0.000
4.5 Commercial loans	0	0.000	0	0.000
4.6 Mezzanine real estate loans	0	0.000	0	0.000
5. Real estate investments:				
5.1 Property occupied by the company	0	0.000	0	0.000
5.2 Property held for the production of income (including $ 0 of property acquired in satisfaction of debt)	0	0.000	0	0.000
5.3 Property held for sale (including $ 0 property acquired in satisfaction of debt)	0	0.000	0	0.000
6. Contract loans	0	0.000	0	0.000
7. Receivables for securities	0	0.000	0	0.000
8. Cash, cash equivalents and short-term investments	17,961	0.064	17,961	0.064
9. Other invested assets	154,222	0.553	154,222	0.553
10. Total invested assets	27,896,567	100.000	27,896,567	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Rhode Island

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No [ ]

2.2 If yes, date of change: 04/27/2005
If not previously filed, furnish herewith a certified copy of the instrument as amended.

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2003

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2003

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/21/2005

3.4 By what department or departments?
Rhode Island Insurance Division/Department of Business Regulation

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,
7.21 State the percentage of foreign control; 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [X] No [ ]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
MetLife, Inc. (a financial holding company)

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No [ ]

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
CitiStreet Equities LLC	East Brunswick, NJ					YES
CitiStreet Financial Services LLC	East Brunswick, NJ					YES
CitiStreet Funds Management LLC	East Brunswick, NJ					YES
CitiStreet Retirement Services LLC	East Brunswick, NJ	YES				
Met Investors Advisory	Newport Beach, CA					YES
MetLife Advisors LLC	Boston, MA					YES
MetLife Bank, N.A.	Bridgewater, NJ		YES			
MetLife Investors Distribution Company	Newport Beach, CA					YES
MetLife Securities, Inc.	New York, NY					YES
Metropolitan Life Insurance Company	New York, NY					YES
New England Securities Corporation	Boston, MA					YES
Pilgrim Alternative Investments Opportunity Fund I, LLC	Hartford, CT					YES
Pilgrim Alternative Investments Opportunity Fund III Associates, LLC	Hartford, CT					YES
TL&A Insurance Distribution LLC	Hartford, CT					YES
Tower Square Securities, Inc.	Hartford, CT					YES
Travelers Asset Management International Company LLC	Hartford, CT					YES
Travelers Distribution LLC	Hartford, CT					YES
Travelers Investment Advisers, Inc.	New York, NY					YES
Walnut Street Advisors, Inc.	St. Louis, MO					YES
Walnut Street Securities, Inc.	St. Louis, MO					YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche, 333 Ludlow Street, Stamford, CT 06902-6982

10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Michael Clifford Walsh, Vice President, Metropolitan General Insurance Company

11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [X]

11.11 Name of real estate holding company .....

11.12 Number of parcels involved 0

11.13 Total book/adjusted carrying value .....$ 0

11.2 If, yes provide explanation:

.....

12. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]

12.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]

12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]

BOARD OF DIRECTORS

13. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? ..... Yes [X] No [ ]

14. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [X] No [ ]

15. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? ..... Yes [X] No [ ]

FINANCIAL

16.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

16.11 To directors or other officers.....$ 0

16.12 To stockholders not officers.....$ 0

16.13 Trustees, supreme or grand (Fraternal Only) .....$ 0

16.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

16.21 To directors or other officers.....$ 0

16.22 To stockholders not officers.....$ 0

16.23 Trustees, supreme or grand (Fraternal Only) .....$ 0

17.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement? ..... Yes [ ] No [X]

17.2 If yes, state the amount thereof at December 31 of the current year:

17.21 Rented from others.....$ 0

17.22 Borrowed from others.....$ 0

17.23 Leased from others .....$ 0

17.24 Other .....$ 0

18.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [X]

18.2 If answer is yes,

18.21 Amount paid as losses or risk adjustment $ 0

18.22 Amount paid as expenses .....$ 0

18.23 Other amounts paid .....$ 0

19.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ ] No [X]

19.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount? .....$ 0

GENERAL INTERROGATORIES

INVESTMENT

20.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits? Yes [ ] No [X]

20.2 If no, give full and complete information relating thereto:
JP Morgan Chase Bank is used as custodian

21.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on the Schedule E - Part 3 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 17.1). Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Loaned to others	$	0
21.22 Subject to repurchase agreements	$	0
21.23 Subject to reverse repurchase agreements	$	0
21.24 Subject to dollar repurchase agreements	$	0
21.25 Subject to reverse dollar repurchase agreements	$	0
21.26 Pledged as collateral	$	0
21.27 Placed under option agreements	$	0
21.28 Letter stock or other securities restricted as to sale	$	0
21.29 Other	$	0

21.3 For category (21.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

22.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

22.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [ ]
If no, attach a description with this statement.

23.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

23.2 If yes, state the amount thereof at December 31 of the current year. $ 0

GENERAL INTERROGATORIES

24. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

24.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Nature of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank	3 Chase Metro Tech Center, Floor 5, Brooklyn, NY 11245

24.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

24.03 Have there been any changes, including name changes, in the custodian(s) identified in 24.01 during the current year? Yes [ ] No [X]

24.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

24.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
04095	Chris Bajak	200 Park Avenue, NY, NY 10166
04095	Bill Bixler	200 Park Avenue, NY, NY 10166
04095	Susan Buffum	200 Park Avenue, NY, NY 10166
04095	Jason Chapin	200 Park Avenue, NY, NY 10166
04095	Cindy Chen	200 Park Avenue, NY, NY 10166
04095	Vincent Cirulli	200 Park Avenue, NY, NY 10166
04095	Frank Donnantuono	200 Park Avenue, NY, NY 10166
04095	Nancy Doyle	200 Park Avenue, NY, NY 10166
04095	David Farrell	200 Park Avenue, NY, NY 10166
04095	Dominic Guillossou	200 Park Avenue, NY, NY 10166
04095	Norman Hu	200 Park Avenue, NY, NY 10166
04095	Sean Huang	200 Park Avenue, NY, NY 10166
04095	Chris Johnson	200 Park Avenue, NY, NY 10166
04095	Kevin Kelly	200 Park Avenue, NY, NY 10166
04095	Wai Lee	200 Park Avenue, NY, NY 10166
04095	Brian Lewand	200 Park Avenue, NY, NY 10166
04095	Stacey Lituchy	200 Park Avenue, NY, NY 10166
04095	Lisa Longino	200 Park Avenue, NY, NY 10166
04095	Kenneth Mahon	200 Park Avenue, NY, NY 10166
04095	William Moretti	200 Park Avenue, NY, NY 10166
04095	Nancy Mueller	200 Park Avenue, NY, NY 10166
04095	Brad Rhoads	200 Park Avenue, NY, NY 10166
04095	John Rosenthal	200 Park Avenue, NY, NY 10166
04095	Sanket Sant	200 Park Avenue, NY, NY 10166
04095	John Saporito	200 Park Avenue, NY, NY 10166
04095	Charles Scully	200 Park Avenue, NY, NY 10166
04095	Urmil Shah	200 Park Avenue, NY, NY 10166
04095	Michael Sing	200 Park Avenue, NY, NY 10166
04095	Gerd Stabbert	200 Park Avenue, NY, NY 10166
04095	Jeffrey Tapper	200 Park Avenue, NY, NY 10166
04095	Mirsad Usejnoski	200 Park Avenue, NY, NY 10166
04095	Jason Valentino	200 Park Avenue, NY, NY 10166
04095	Michael Williams	200 Park Avenue, NY, NY 10166
04095	Jim Wiviott	200 Park Avenue, NY, NY 10166

25.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)]? Yes [ ] No [X]

25.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
25.2999 - Total		0

25.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

GENERAL INTERROGATORIES

26. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
26.1 Bonds	26,606,065	27,882,309	1,276,244
26.2 Preferred stocks	1,118,321	1,118,321	0
26.3 Totals	27,724,386	29,000,630	1,276,244

26.4 Describe the sources or methods utilized in determining the fair values:

Market prices are obtained from the NAIC. In cases where prices are not available through the NAIC, first an external quoted price is sought, otherwise the fair value is internally estimated using present value or valuation techniques. Factors considered in estimating fair values include: coupon rate, maturity, estimated duration, call provisions, sinking fund requirements, credit rating, industry sector of the issuer and quoted market prices of comparable securities.

27.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No [ ]

27.2 If no, list exceptions:

OTHER

28.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 0

28.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid

29.1 Amount of payments for legal expenses, if any? $ 0

29.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

30.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 0

30.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

1.2 If yes, indicate premium earned on U. S. business only $ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $ 0

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. $ 0

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $ 0
1.62 Total incurred claims $ 0
1.63 Number of covered lives 0

All years prior to most current three years
1.64 Total premium earned $ 0
1.65 Total incurred claims $ 0
1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:
1.71 Total premium earned $ 0
1.72 Total incurred claims $ 0
1.73 Number of covered lives 0

All years prior to most current three years
1.74 Total premium earned $ 0
1.75 Total incurred claims $ 0
1.76 Number of covered lives 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	0	0
2.2	Premium Denominator	0	0
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	0	0
2.5	Reserve Denominator	0	0
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

3.2 If yes, state the amount of calendar year net premiums written on:

3.21 Participating policies $ 0
3.22 Non-participating policies $ 0

4. For Mutual Reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]
4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % 0.0
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $ 0

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [ ] No [ ]
5.2 If yes, is the commission paid:

5.21 Out of attorney's-in-fact compensation Yes [ ] No [ ] N/A [ ]
5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [ ]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [ ] No [ ]

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Not Applicable

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's evaluation of the hurricane and earthquake perils (property business only) is based on EQECAT's WORLDCAT, and USWIND, Risk Management Solutions (RMS) and Applied Insurance Research (AIR) computer models. The largest Probable Maximum Loss generated is produced by a hurricane in the northeast region of the United States.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company is protected from this loss through the purchase of Property Catastrophe Excess of Loss treaties.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No [ ]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions: 0

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [X]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 3% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 3% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) An unconditional or unilateral right by either party to commute the reinsurance contract except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 30 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 0

12.2 Of the amount on Line 13.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds $ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From 0.0 %

12.42 To 0.0 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under deductible features of commercial policies? Yes [ ] No [X]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit $ 0

12.62 Collateral and other funds $ 0

13.1 What amount of installment notes is owned and now held by the reporting entity? $ 0

13.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? Yes [ ] No [ ]

13.3 If yes, what amount? $ 0

14.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 0

14.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [ ] No [X]

14.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 2

15.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [ ] No [X]

15.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

15.3 If the answer to 15.1 is yes, are the methods described in item 15.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]

15.4 If the answer to 15.3 is no, are all the methods described in 15.2 entirely contained in written agreements? Yes [ ] No [ ]

15.5 If the answer to 15.4 is no, please explain:

16.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]

16.2 If yes, give full information

17.1 Does the reporting entity write any warranty business? Yes [ ] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
17.11 Home	0	0	0	0	0
17.12 Products	0	0	0	0	0
17.13 Automobile	0	0	0	0	0
17.14 Other*	0	0	0	0	0

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? ..... Yes [ ] No [X]

Incurred but not reported losses on contracts not in force on July 1, 1984 or subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

18.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 ..... $ 0

18.12 Unfunded portion of Interrogatory 18.11 ..... $ 0

18.13 Paid losses and loss adjustment expenses portion of Interrogatory 18.11 ..... $ 0

18.14 Case reserves portion of Interrogatory 18.11 ..... $ 0

18.15 Incurred but not reported portion of Interrogatory 18.11 ..... $ 0

18.16 Unearned premium portion of Interrogatory 18.11 ..... $ 0

18.17 Contingent commission portion of Interrogatory 18.11 ..... $ 0

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

18.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 ..... $ 0

18.19 Unfunded portion of Interrogatory 18.18 ..... $ 0

18.20 Paid losses and loss adjustment expenses portion of Interrogatory 18.18 ..... $ 0

18.21 Case reserves portion of Interrogatory 18.18 ..... $ 0

18.22 Incurred but not reported portion of Interrogatory 18.18 ..... $ 0

18.23 Unearned premium portion of Interrogatory 18.18 ..... $ 0

18.24 Contingent commission portion of Interrogatory 18.18 ..... $ 0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

		1 2005	2 2004	3 2003	4 2002	5 2001
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	42,077,367	51,927,327	58,001,310	64,763,559	74,595,808
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	24,260,408	29,452,689	33,167,169	38,051,458	44,685,507
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
5.	Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
6.	Total (Line 34)	66,337,775	81,380,016	91,168,479	102,815,017	119,281,315
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	(5,978,079)
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	(4,585,914)
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	(3,937,935)
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	(13,935)
11.	Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
12.	Total (Line 34)	0	0	0	0	(14,515,863)
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	0	0	0	0	4,270,794
14.	Net investment gain or (loss) (Line 11)	1,343,712	2,174,929	1,737,038	2,350,402	4,396,375
15.	Total other income (Line 15)	4,193	1,328	0	0	419
16.	Dividends to policyholders (Line 17)	4,192	1,327	0	0	419
17.	Federal and foreign income taxes incurred (Line 19)	126,741	91,099	(168,817)	(393,877)	1,162,089
18.	Net income (Line 20)	1,216,972	2,083,831	1,905,855	2,744,279	7,505,080
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	28,545,293	27,211,421	33,398,441	40,956,513	39,743,474
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 13.1)	0	0	0	0	0
	20.2 Deferred and not yet due (Line 13.2)	0	0	0	0	0
	20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 24)	813,067	754,844	552,884	677,166	3,000
22.	Losses (Page 3, Lines 1 and 2)	0	0	0	0	0
23.	Loss adjustment expenses (Page 3, Line 3)	0	0	0	0	0
24.	Unearned premiums (Page 3, Line 9)	0	0	0	0	0
25.	Capital paid up (Page 3, Lines 28 & 29)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26.	Surplus as regards policyholders (Page 3, Line 35)	27,732,223	26,456,576	32,845,556	40,279,346	39,740,475
	Risk-Based Capital Analysis					
27.	Total adjusted capital	27,732,223	26,456,576	32,845,556	40,279,346	39,740,475
28.	Authorized control level risk-based capital	174,779	608,031	343,010	461,280	297,555
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets(Page 2, Col. 3) (Line divided by Page 2, Line 10, Col. 3) x100.0					
29.	Bonds (Line 1)	95.4	88.6	97.2	93.0	98.6
30.	Stocks (Lines 2.1 & 2.2)	4.0	0.0	0.0	0.0	0.0
31.	Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
32.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
33.	Cash, cash equivalents and short-term investments (Line 5)	0.1	0.3	0.0	0.0	0.0
34.	Contract loans (Line 6)	0.0	0.0	0.0	XXX	XXX
35.	Other invested assets (Line 7)	0.6	11.1	2.8	6.9	1.4
36.	Receivables for securities (Line 8)	0.0	0.0	0.0	0.0	0.0
37.	Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
38.	Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
	Investments in parent, subsidiaries and affiliates					
39.	Affiliated bonds (Schedule D, Summary, Line 25, Col. 1)	0	0	0	0	0
40.	Affiliated preferred stocks (Schedule D, Summary, Line 39, Col. 1)	0	0	0	0	0
41.	Affiliated common stocks (Schedule D, Summary, Line 53, Col. 2)	0	0	0	0	0
42.	Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)	0	0	0	0	0
43.	Affiliated mortgage loans on real estate	0	0	0	0	0
44.	All other affiliated	0	0	0	0	0
45.	Total of above Lines 39 to 44	0	0	0	0	0
46.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 45 above divided by Page 3, Col. 1, Line 35 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2005	2 2004	3 2003	4 2002	5 2001
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 24)	44,940	(137,262)	461,319	(290,255)	(270,553)
48. Dividends to stockholders (Line 35)	0	(8,257,735)	(9,941,232)	0	0
49. Change in surplus as regards policyholders for the year (Line 38)	1,275,647	(6,388,980)	(7,433,790)	538,872	9,551,986
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
50. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	30,588,398	33,655,468	39,514,651	53,499,585	73,166,464
51. Property lines (Lines 1, 2, 9, 12, 21 & 26)	12,765,891	13,846,222	16,567,365	20,684,051	28,672,593
52. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	1,424,579
53. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	19,664
54. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	31,074
55. Total (Line 34)	43,354,289	47,501,690	56,082,016	74,183,636	103,314,374
Net Losses Paid (Page 9, Part 2, Col. 4)					
56. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	11,549,188
57. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	146,389
58. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	1,424,579
59. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	19,664
60. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	31,074
61. Total (Line 34)	0	0	0	0	13,170,894
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
62. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
63. Losses incurred (Line 2)	0.0	0.0	0.0	0.0	0.0
64. Loss expenses incurred (Line 3)	0.0	0.0	0.0	0.0	0.0
65. Other underwriting expenses incurred (Line 4)	0.0	0.0	0.0	0.0	0.0
66. Net underwriting gain or (loss) (Line 8)	0.0	0.0	0.0	0.0	0.0
Other Percentages					
67. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	0.0	0.0	0.0	0.0	29.4
68. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	0.0	0.0	0.0	0.0	0.0
69. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	0.0	0.0	0.0	0.0	(36.5)
One Year Loss Development (000 omitted)					
70. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	0	0	0	0	1
71. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 70 above divided by Page 4, Line 21, Col. 1 x 100.0)	0.0	0.0	0.0	0.0	0.0
Two Year Loss Development (000 omitted)					
72. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	0	0	0	1	90
73. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 72 above divided by Page 4, Line 21, Col. 2 x 100.0)	0.0	0.0	0.0	0.0	0.3

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description			1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1.	United States	3,097,054	3,097,081	3,121,212	3,126,981
Governments	2.	Canada	0	0	0	0
(Including all obligations guaranteed by governments)	3.	Other Countries	0	0	0	0
	4.	Totals	3,097,054	3,097,081	3,121,212	3,126,981
States, Territories and Possessions	5.	United States	1,000,000	1,104,700	1,000,000	1,000,000
(Direct and guaranteed)	6.	Canada	0	0	0	0
	7.	Other Countries	0	0	0	0
	8.	Totals	1,000,000	1,104,700	1,000,000	1,000,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9.	United States	22,509,011	23,680,529	22,549,370	22,400,000
	10.	Canada	0	0	0	0
	11.	Other Countries	0	0	0	0
	12.	Totals	22,509,011	23,680,529	22,549,370	22,400,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13.	United States	0	0	0	0
	14.	Canada	0	0	0	0
	15.	Other Countries	0	0	0	0
	16.	Totals	0	0	0	0
Public Utilities (unaffiliated)	17.	United States	0	0	0	0
	18.	Canada	0	0	0	0
	19.	Other Countries	0	0	0	0
	20.	Totals	0	0	0	0
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21.	United States	0	0	0	0
	22.	Canada	0	0	0	0
	23.	Other Countries	0	0	0	0
	24.	Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	25.	Totals	0	0	0	0
	26.	Total Bonds	26,606,065	27,882,310	26,670,582	26,526,981
PREFERRED STOCKS	27.	United States	0	0	0	
Public Utilities (unaffiliated)	28.	Canada	0	0	0	
	29.	Other Countries	0	0	0	
	30.	Totals	0	0	0	
Banks, Trust and Insurance Companies (unaffiliated)	31.	United States	1,118,321	1,118,321	1,112,198	
	32.	Canada	0	0	0	
	33.	Other Countries	0	0	0	
	34.	Totals	1,118,321	1,118,321	1,112,198	
Industrial and Miscellaneous (unaffiliated)	35.	United States	0	0	0	
	36.	Canada	0	0	0	
	37.	Other Countries	0	0	0	
	38.	Totals	0	0	0	
Parent, Subsidiaries and Affiliates	39.	Totals	0	0	0	
	40.	Total Preferred Stocks	1,118,321	1,118,321	1,112,198	
COMMON STOCKS	41.	United States	0	0	0	
Public Utilities (unaffiliated)	42.	Canada	0	0	0	
	43.	Other Countries	0	0	0	
	44.	Totals	0	0	0	
Banks, Trust and Insurance Companies (unaffiliated)	45.	United States	0	0	0	
	46.	Canada	0	0	0	
	47.	Other Countries	0	0	0	
	48.	Totals	0	0	0	
Industrial and Miscellaneous (unaffiliated)	49.	United States	0	0	0	
	50.	Canada	0	0	0	
	51.	Other Countries	0	0	0	
	52.	Totals	0	0	0	
Parent, Subsidiaries and Affiliates	53.	Totals	0	0	0	
	54.	Total Common Stocks	0	0	0	
	55.	Total Stocks	1,118,321	1,118,321	1,112,198	
	56.	Total Bonds and Stocks	27,724,386	29,000,631	27,782,780	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value of bonds and stocks, prior year		23,370,613
2.	Cost of bonds and stocks acquired, Col. 7, Part 3		17,860,839
3.	Accrual of discount		61,532
4.	Increase (decrease) by adjustment:		
	4.1 Col. 12 - 14, Part 1	0	
	4.2 Col. 15 - 17, Part 2, Sec. 1	6,123	
	4.3 Col. 15, Part 2, Sec. 2	0	
	4.4 Col. 11 - 13, Part 4	126,174	132,297
5.	Total gain (loss), Col. 19, Part 4		(119,961)
6.	Deduct consideration for bonds and stocks disposed of Column 7, Part 4		13,530,200
7.	Amortization of premium		50,737
8.	Foreign Exchange Adjustment:		
	8.1 Col. 15, Part 1	0	
	8.2 Col. 19, Part 2, Sec. 1	0	
	8.3 Col. 16, Part 2, Sec. 2	0	
	8.4 Col. 15, Part 4	0	0
9.	Book/adjusted carrying value at end of current period		27,724,383
10.	Total valuation allowance		0
11.	Subtotal (Lines 9 plus 10)		27,724,383
12.	Total nonadmitted amounts		0
13.	Statement value of bonds and stocks, current period		27,724,383

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	11	11	0	0	0	0	0	0	XXX
2. 1996	119,393	98,203	21,190	17,664	2,681	874	322	1,855	5	1,371	17,385	XXX
3. 1997	132,283	110,479	21,804	16,892	3,048	850	430	1,959	15	1,335	16,208	XXX
4. 1998	136,812	114,200	22,612	21,570	6,978	1,226	966	2,222	34	1,287	17,040	XXX
5. 1999	144,708	118,054	26,654	28,969	12,324	2,406	2,061	2,318	104	1,326	19,205	XXX
6. 2000	159,646	123,180	36,466	62,392	39,198	3,335	2,571	4,248	485	878	27,722	XXX
7. 2001	138,090	138,090	0	83,833	83,833	2,488	2,488	1,448	1,448	0	0	XXX
8. 2002	93,158	93,158	0	60,484	60,484	1,521	1,521	1,239	1,239	0	0	XXX
9. 2003	94,438	94,438	0	45,671	45,671	816	816	1,014	1,014	0	0	XXX
10. 2004	84,344	84,344	0	36,162	36,162	356	356	933	933	0	0	XXX
11. 2005	70,161	70,161	0	24,146	24,146	23	23	684	684	0	0	XXX
12. Totals	XXX	XXX	XXX	397,794	314,535	13,895	11,554	17,920	5,961	6,197	97,559	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	328	328	2	2	52	52	1	1	14	14	0	0	XXX
2. 1996	10	10	(6)	(6)	0	0	(1)	(1)	14	14	0	0	XXX
3. 1997	197	197	81	81	21	21	12	12	18	18	0	0	XXX
4. 1998	2,012	2,012	157	157	347	347	26	26	24	24	0	0	XXX
5. 1999	278	278	1,053	1,053	34	34	169	169	36	36	0	0	XXX
6. 2000	1,034	1,034	1,309	1,309	119	119	206	206	94	94	0	0	XXX
7. 2001	1,472	1,472	1,811	1,811	157	157	256	256	125	125	0	0	XXX
8. 2002	1,843	1,843	2,596	2,596	202	202	337	337	160	160	0	0	XXX
9. 2003	2,746	2,746	3,443	3,443	292	292	430	430	222	222	0	0	XXX
10. 2004	4,955	4,955	3,973	3,973	534	534	481	481	377	377	0	0	XXX
11. 2005	10,734	10,734	4,790	4,790	902	902	560	560	1,237	1,237	0	0	XXX
12. Totals	25,609	25,609	19,209	19,209	2,660	2,660	2,477	2,477	2,321	2,321	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1996	20,410	3,025	17,385	17.1	3.1	82.0	0	0	1.6	0	0
3. 1997	20,030	3,822	16,208	15.1	3.5	74.3	0	0	1.6	0	0
4. 1998	27,583	10,543	17,040	20.2	9.2	75.4	0	0	1.6	0	0
5. 1999	35,264	16,059	19,205	24.4	13.6	72.1	0	0	1.6	0	0
6. 2000	72,738	45,016	27,722	45.6	36.5	76.0	0	0	1.6	0	0
7. 2001	91,589	91,589	0	66.3	66.3	0.0	0	0	0.0	0	0
8. 2002	68,382	68,382	0	73.4	73.4	0.0	0	0	0.0	0	0
9. 2003	54,634	54,634	0	57.9	57.9	0.0	0	0	0.0	0	0
10. 2004	47,771	47,771	0	56.6	56.6	0.0	0	0	0.0	0	0
11. 2005	43,076	43,076	0	61.4	61.4	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	4,970	4,664	4,621	4,597	4,639	4,590	4,590	4,590	4,590	4,590	0	0
2. 1996	15,836	15,537	15,564	15,550	15,529	15,535	15,535	15,535	15,535	15,535	0	0
3. 1997	XXX	14,585	14,307	14,275	14,252	14,264	14,264	14,264	14,264	14,264	0	0
4. 1998	XXX	XXX	14,647	14,902	14,821	14,852	14,852	14,852	14,852	14,852	0	0
5. 1999	XXX	XXX	XXX	16,817	16,990	16,990	16,990	16,990	16,990	16,990	0	0
6. 2000	XXX	XXX	XXX	XXX	23,959	23,959	23,959	23,959	23,959	23,959	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005		
1. Prior	000	2,014	3,145	3,813	4,146	4,590	4,590	4,590	4,590	4,590	XXX	XXX
2. 1996	9,659	12,944	14,146	14,873	15,254	15,535	15,535	15,535	15,535	15,535	XXX	XXX
3. 1997	XXX	8,701	11,821	12,957	13,567	14,264	14,264	14,264	14,264	14,264	XXX	XXX
4. 1998	XXX	XXX	9,309	12,386	13,506	14,852	14,852	14,852	14,852	14,852	XXX	XXX
5. 1999	XXX	XXX	XXX	10,225	14,168	16,990	16,990	16,990	16,990	16,990	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	15,185	23,959	23,959	23,959	23,959	23,959	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	1,104	698	387	206	92	0	0	0	0	0
2. 1996	2,731	952	505	227	96	0	0	0	0	0
3. 1997	XXX	2,663	893	486	249	0	0	0	0	0
4. 1998	XXX	XXX	2,146	902	491	0	0	0	0	0
5. 1999	XXX	XXX	XXX	3,051	923	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	3,483	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholder's on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama AL	YES	2,673,905	2,946,559	0	1,530,798	1,409,925	1,437,475	14,040	0
2. Alaska AK	NO	0	0	0	0	0	0	0	0
3. Arizona AZ	YES	1,772,974	2,011,490	0	944,739	674,597	919,655	35,450	0
4. Arkansas AR	YES	0	0	0	0	0	0	0	0
5. California CA	NO	0	0	0	0	0	0	0	0
6. Colorado CO	YES	868,575	979,947	0	577,463	559,345	574,255	20,235	0
7. Connecticut CT	YES	2,323,224	2,677,896	0	2,271,798	1,177,014	2,643,996	62,972	0
8. Delaware DE	YES	0	0	0	0	81	189	0	0
9. District of Columbia DC	YES	0	0	0	0	0	0	0	0
10. Florida FL	YES	15,949,287	16,387,142	4,135	11,029,096	11,454,908	7,672,065	29,720	0
11. Georgia GA	YES	2,484,648	2,351,249	57	1,021,315	1,175,573	693,609	15,185	0
12. Hawaii HI	NO	0	0	0	0	0	0	0	0
13. Idaho ID	YES	638,929	686,610	0	397,729	386,437	353,175	21,494	0
14. Illinois IL	YES	661,139	741,921	0	426,378	292,407	227,524	15,449	0
15. Indiana IN	YES	767,186	845,373	0	513,254	347,864	278,485	18,895	0
16. Iowa IA	YES	0	0	0	0	4	(20)	0	0
17. Kansas KS	YES	1,031,744	1,055,350	0	623,242	746,259	481,582	0	0
18. Kentucky KY	YES	1,681,264	1,774,893	0	963,405	954,245	981,477	0	0
19. Louisiana LA	YES	2,242,744	2,330,800	0	1,310,248	1,440,445	953,116	56,390	0
20. Maine ME	YES	728,240	746,324	0	194,696	290,903	348,249	29,672	0
21. Maryland MD	YES	0	0	0	0	22	(24)	0	0
22. Massachusetts MA	YES	0	0	0	0	0	0	0	0
23. Michigan MI	YES	112,843	112,983	0	353,586	140,039	2,235,492	1,265	0
24. Minnesota MN	YES	1,366,252	1,613,808	0	842,322	878,455	1,620,427	40,286	0
25. Mississippi MS	YES	569,797	631,628	0	430,257	449,034	210,816	12,199	0
26. Missouri MO	YES	576,645	662,348	0	507,661	395,137	445,328	0	0
27. Montana MT	YES	567,071	664,250	0	523,978	562,130	635,057	18,637	0
28. Nebraska NE	YES	0	0	0	0	0	0	0	0
29. Nevada NV	NO	0	0	0	0	0	0	0	0
30. New Hampshire NH	YES	4,396,494	3,453,276	0	1,415,187	2,336,343	1,213,585	33,885	0
31. New Jersey NJ	NO	0	0	0	0	3	0	0	0
32. New Mexico NM	NO	0	0	0	0	0	0	0	0
33. New York NY	YES	4,463,881	4,966,652	0	4,020,870	2,475,731	9,361,428	147,068	0
34. North Carolina NC	NO	0	0	0	0	0	0	0	0
35. North Dakota ND	YES	9,907	9,262	0	1,908	(2,747)	670	259	0
36. Ohio OH	YES	1,287,510	1,413,026	0	774,437	423,819	548,961	36,164	0
37. Oklahoma OK	YES	0	0	0	0	(40)	(36)	0	0
38. Oregon OR	YES	619,839	733,385	0	496,305	554,560	475,347	11,098	0
39. Pennsylvania PA	YES	12,457	13,206	0	90,890	273,187	270,630	125	0
40. Rhode Island RI	YES	3,289,608	3,637,315	0	2,273,085	1,311,787	3,722,109	72,575	0
41. South Carolina SC	YES	0	0	0	0	0	0	0	0
42. South Dakota SD	YES	0	0	0	0	0	0	0	0
43. Tennessee TN	YES	941,905	1,058,412	0	578,458	326,638	363,770	20,292	0
44. Texas TX	YES	6,326,159	6,878,366	0	3,906,792	3,446,915	1,352,632	73,629	0
45. Utah UT	YES	3,003,086	3,407,752	0	1,968,491	2,029,328	2,098,198	80,510	0
46. Vermont VT	YES	0	0	0	0	0	0	0	0
47. Virginia VA	YES	2,121,106	2,232,270	0	1,330,601	1,503,609	950,237	48,727	0
48. Washington WA	YES	1,211,210	1,321,925	0	940,841	650,957	816,047	0	0
49. West Virginia WV	YES	0	0	0	0	(5)	14	0	0
50. Wisconsin WI	YES	1,062,049	1,199,565	0	711,768	508,931	632,980	24,590	0
51. Wyoming WY	YES	576,098	615,746	0	382,692	336,098	299,409	13,261	0
52. American Samoa AS	NO	0	0	0	0	0	0	0	0
53. Guam GU	NO	0	0	0	0	0	0	0	0
54. Puerto Rico PR	NO	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands VI	NO	0	0	0	0	0	0	0	0
56. Canada CN	NO	0	0	0	0	0	0	0	0
57. Aggregate Other Aliens OT	XXX	0	0	0	0	0	0	0	0
58. Totals (a)	(a) 44	66,337,776	70,160,729	4,192	43,354,290	39,509,938	44,817,909	954,072	0
DETAILS OF WRITE-INS									
5701.	XXX								
5702.	XXX								
5703.	XXX								
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0	0	0
5799. Totals (Lines 5701 through 5703 plus 5798)(Line 57 above)	XXX	0	0	0	0	0	0	0	0

Explanation of basis of allocation of premiums by states, etc.

HOMEOWNERS, INLAND MARINE, EARTHQUAKE, WORKERS' COMPENSATION - LOCATION OF PROPERTY INSURED
AUTOMOBILE LIABILITY, AUTOMOBILE PHYSICAL DAMAGE - STATE WHERE VEHICLE IS GARAGED
(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE T - PART 2

INTERSTATE COMPACT PRODUCTS - EXHIBIT OF PREMIUMS WRITTEN

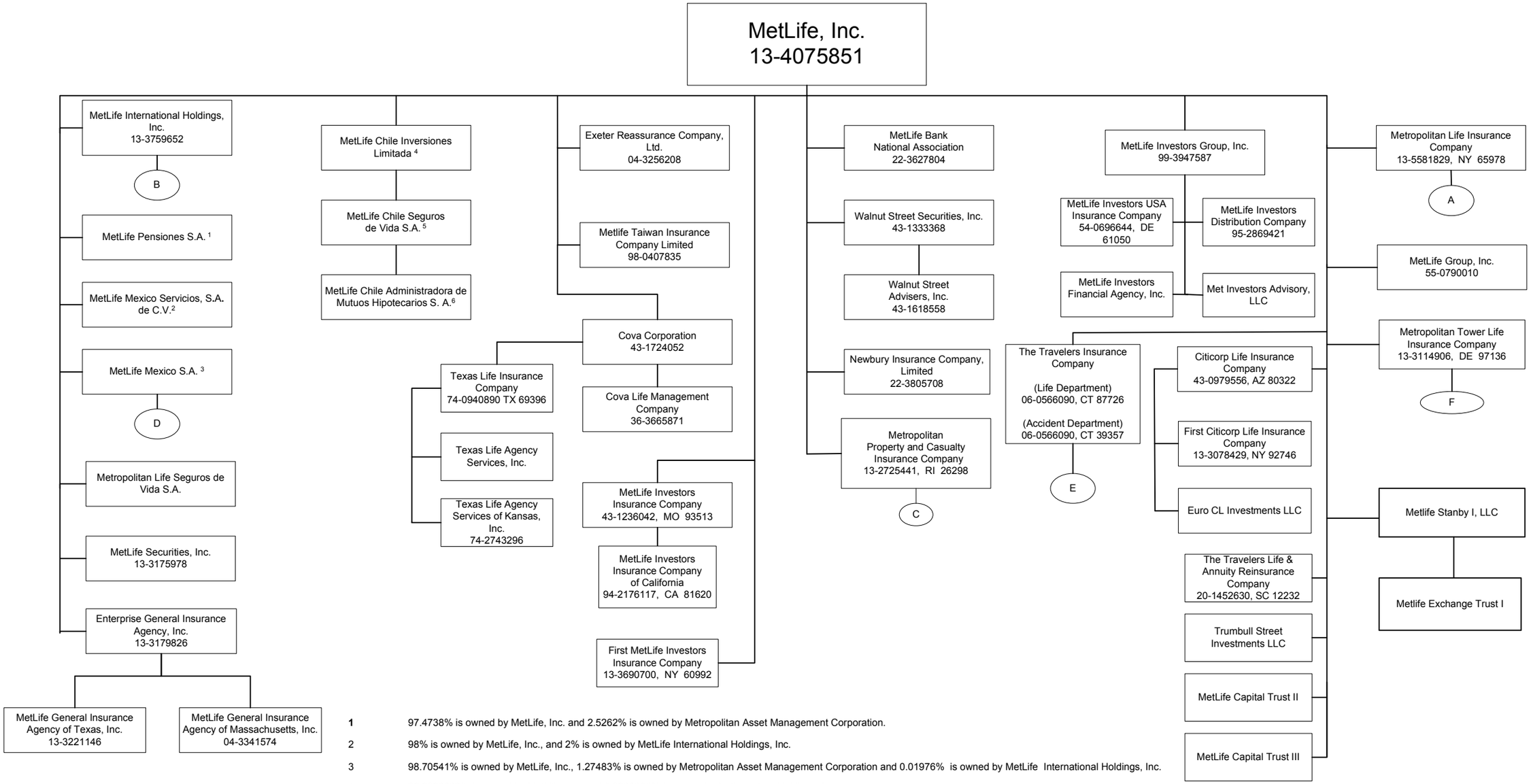
Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Canada	CN						
57. Aggregate Other Alien	OT						
58. Total							

NONE

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



1 97.4738% is owned by MetLife, Inc. and 2.5262% is owned by Metropolitan Asset Management Corporation.

2 98% is owned by MetLife, Inc., and 2% is owned by MetLife International Holdings, Inc.

3 98.70541% is owned by MetLife, Inc., 1.27483% is owned by Metropolitan Asset Management Corporation and 0.01976% is owned by MetLife International Holdings, Inc.

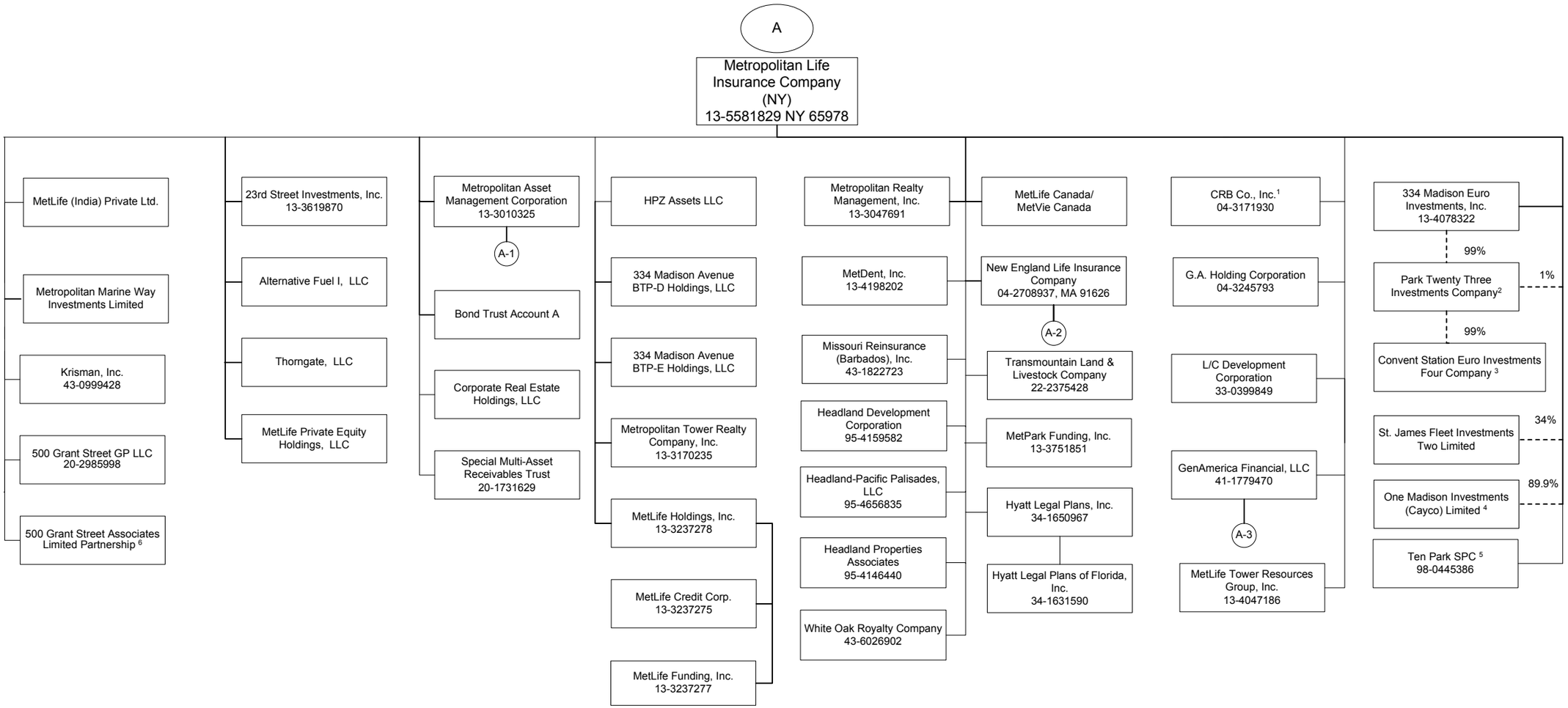
4 99.9999999% is owned by MetLife, Inc. and 0.0000001% is owned by Natiloportem Holdings, Inc.

5 99.99% is owned by MetLife Chile Inversiones Limitada and 0.01% is owned by MetLife International Holdings, Inc.

6 99.99% is owned by MetLife Chile Seguros de Vida S.A. and 0.01% is owned by Metlife Chile Inversiones Limitada.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

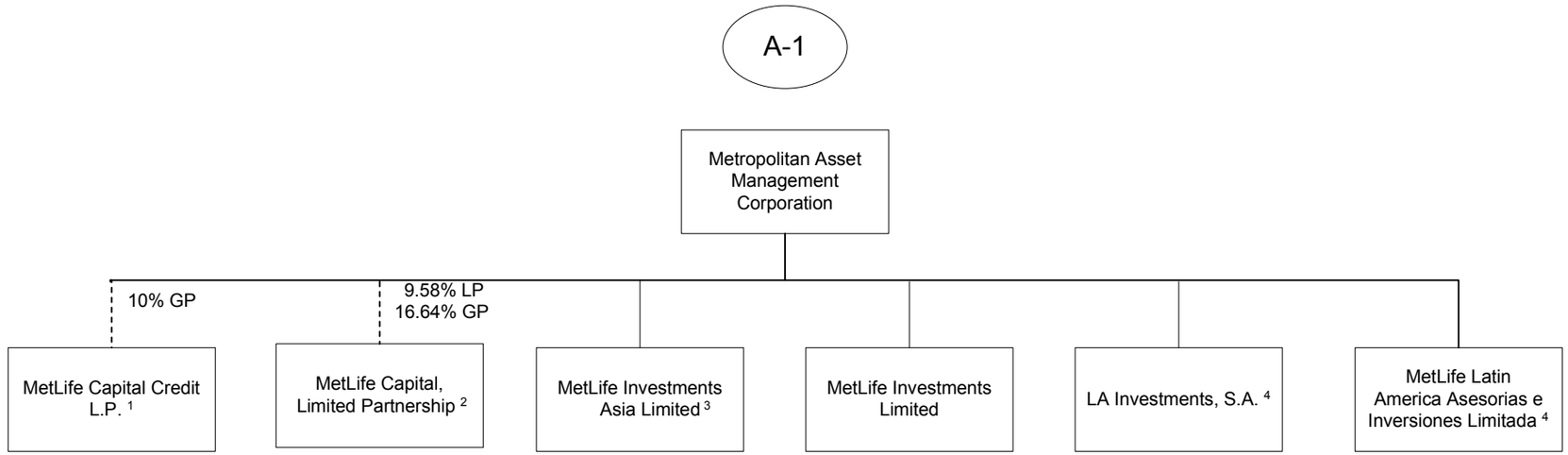
PART 1 - ORGANIZATIONAL CHART



1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB, Co., Inc.
2 1% voting control of Park Twenty Three Investments Company is held by St. James Fleet Investments Two Limited.
3 1% voting control of Convent Station Euro Investments Four Company is held by 334 Madison Euro Investments, Inc. as nominee for Park Twenty Three Investments Company.
4 10.1% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company.
5 1% voting control of Ten Park SPC is held by Metropolitan Asset Management Corporation
6 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



1 90% of MetLife Capital Credit L.P. is held directly by Metropolitan Life Insurance Company.

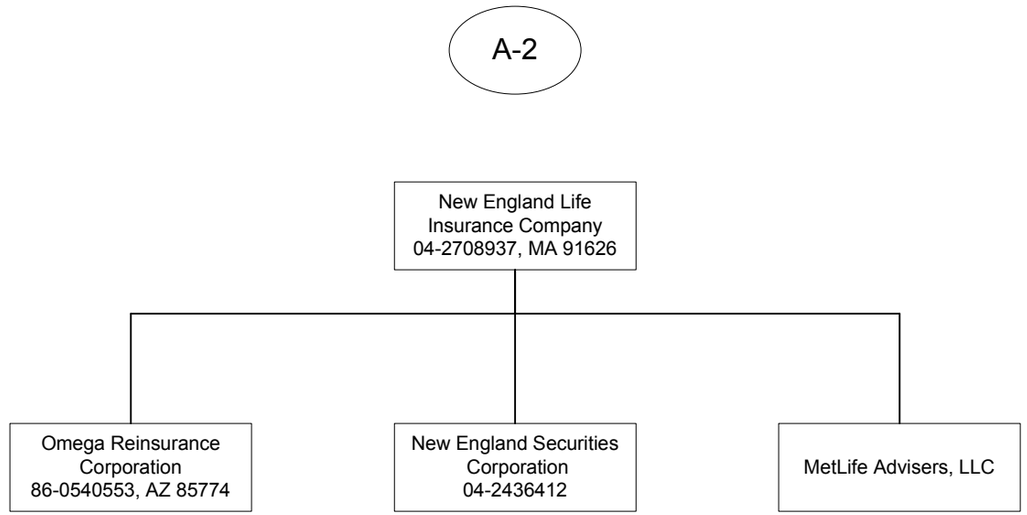
2 73.78% Limited Partnership interest held directly by Metropolitan Life Insurance Company.

3 One share of MetLife Investments Asia Limited is held by W&C Services, Inc., a nominee of Metropolitan Asset Management Corporation.

4 23rd Street Investments, Inc. holds one share of MetLife Investments Limited, and LA Investments, S.A., and 1% of MetLife Latin America Asesorias e Inversiones Limitada.

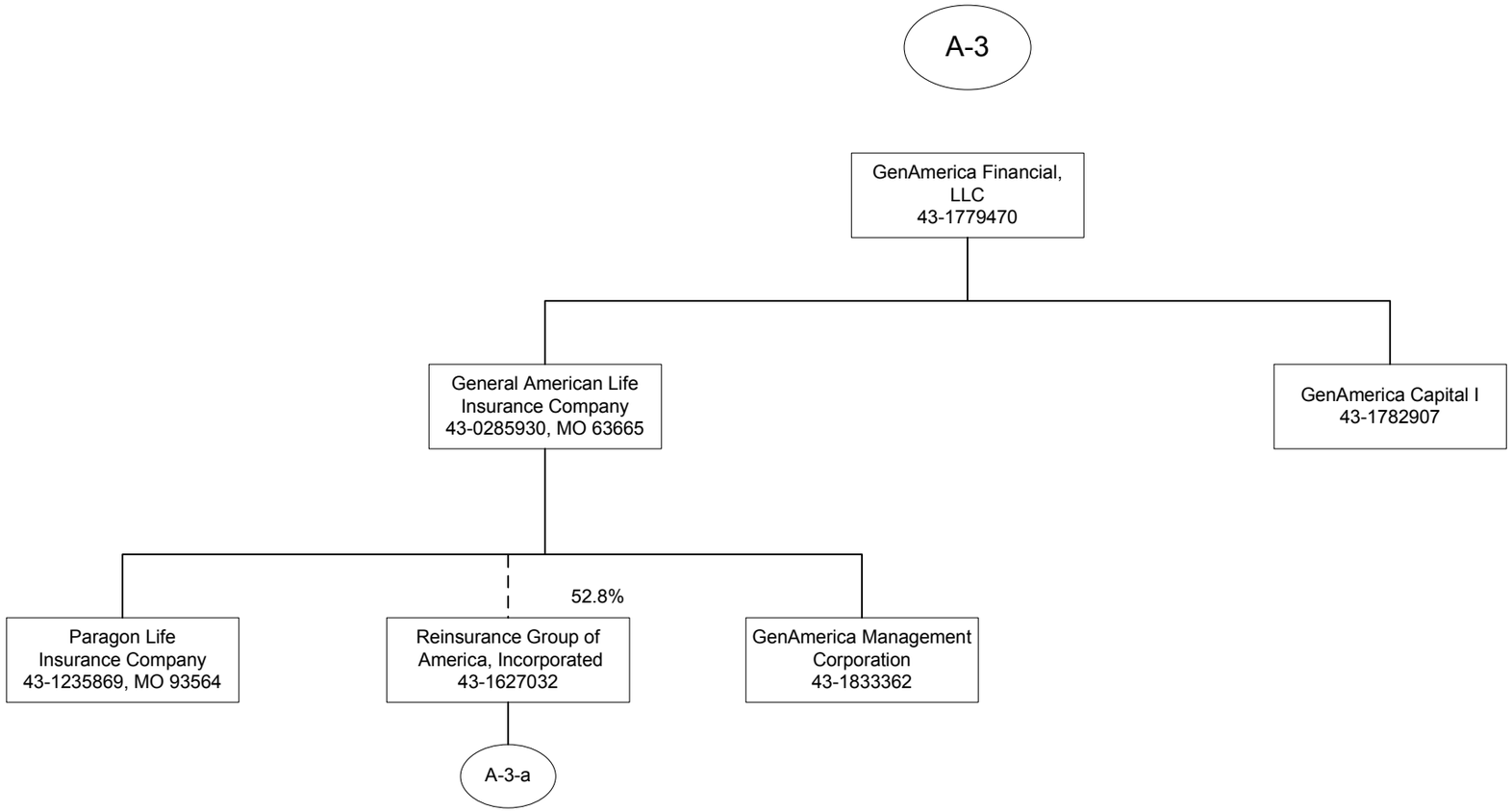
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



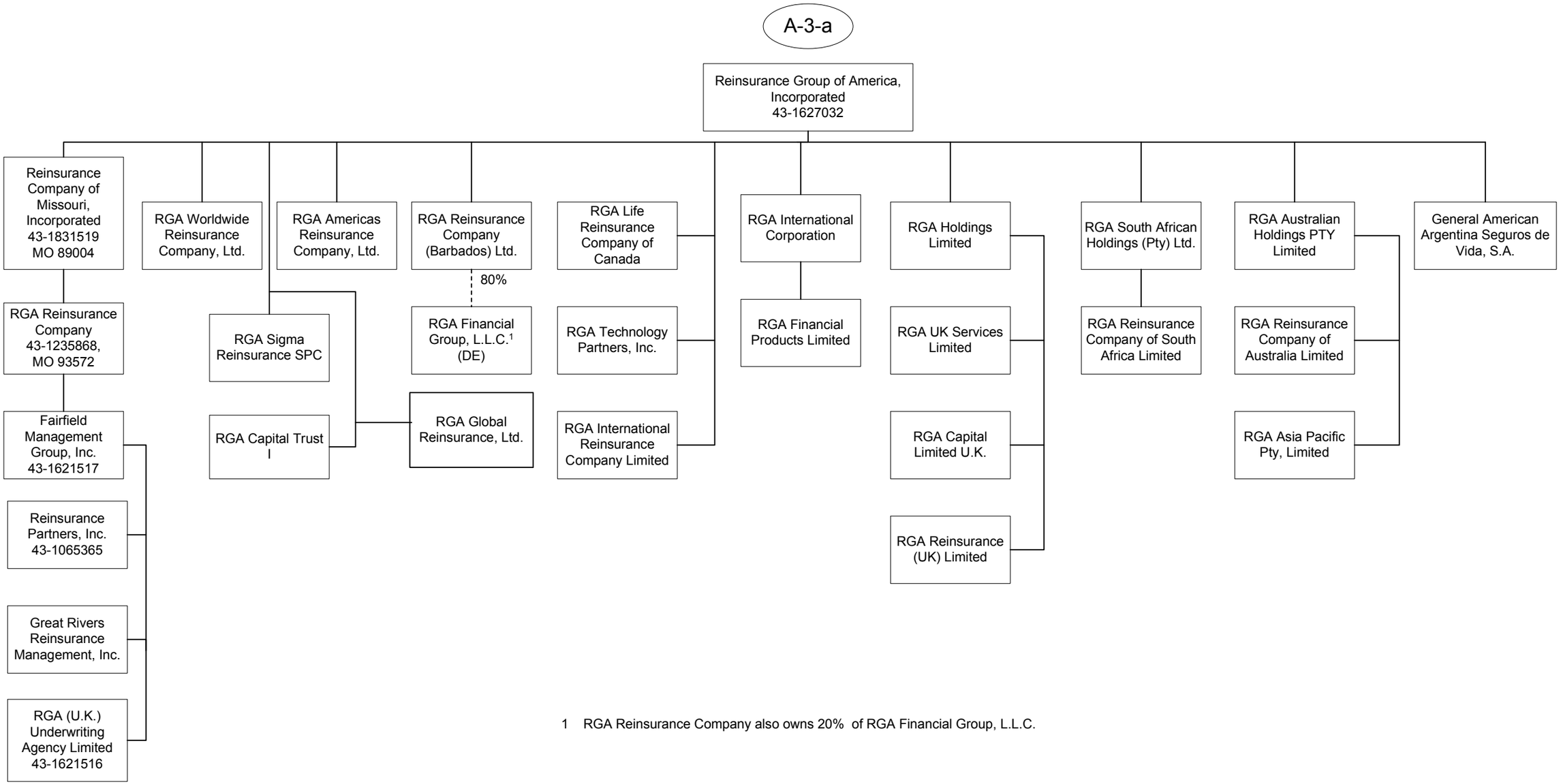
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

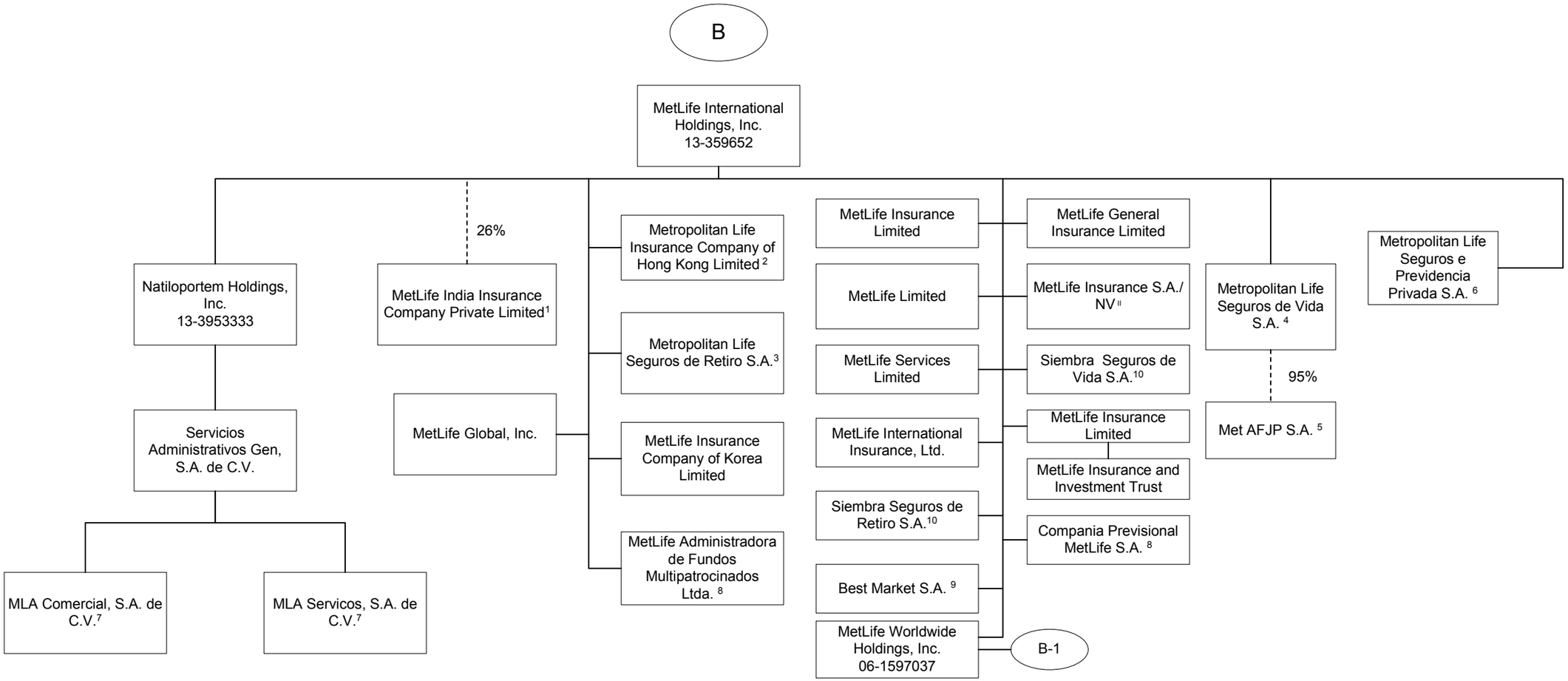
PART 1 - ORGANIZATIONAL CHART



1 RGA Reinsurance Company also owns 20% of RGA Financial Group, L.L.C.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

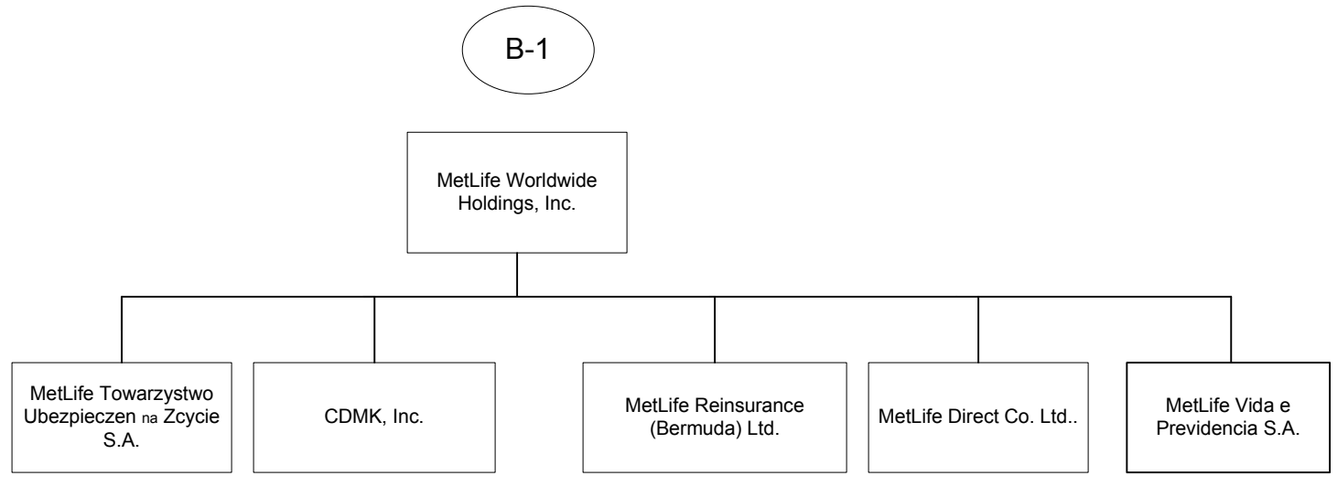
PART 1 - ORGANIZATIONAL CHART



1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.9987% is owned by MetLife International Holdings, Inc. and 0.0013% is owned by Natiloportem Holdings, Inc.
3 95% Is owned by MetLife International Holdings, Inc. and 5% is owned by Natiloportem Holdings, Inc.
4 95% is owned by MetLife International Holdings, Inc. and 5% is owned by Natiloportem Holdings, Inc.
5 5% of the shares of Met AFJP S.A. are held by Metropolitan Life Seguros de Retiro S.A.
6 99.999999% is owned by MetLife International Holdings, Inc. and 0.000001% is owned by Natiloportem Holdings, Inc.
7 99% is owned by Servicios Administrativos Gen, S.A. de C.V and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
8 99.999978% is owned by MetLife International Holdings, Inc. and 0.000022% is owned by Natiloportem Holdings, Inc.
9 5% of the shares are held by Natiloportem Holdings, Inc.
10 95.25% is owned by MetLife International Holdings, Inc. and 4.75% is owned by Natiloportem Holdings, Inc.
11 99.9% is owned by MetLife International Holdings, Inc. and 0.1% is owned by third parties.

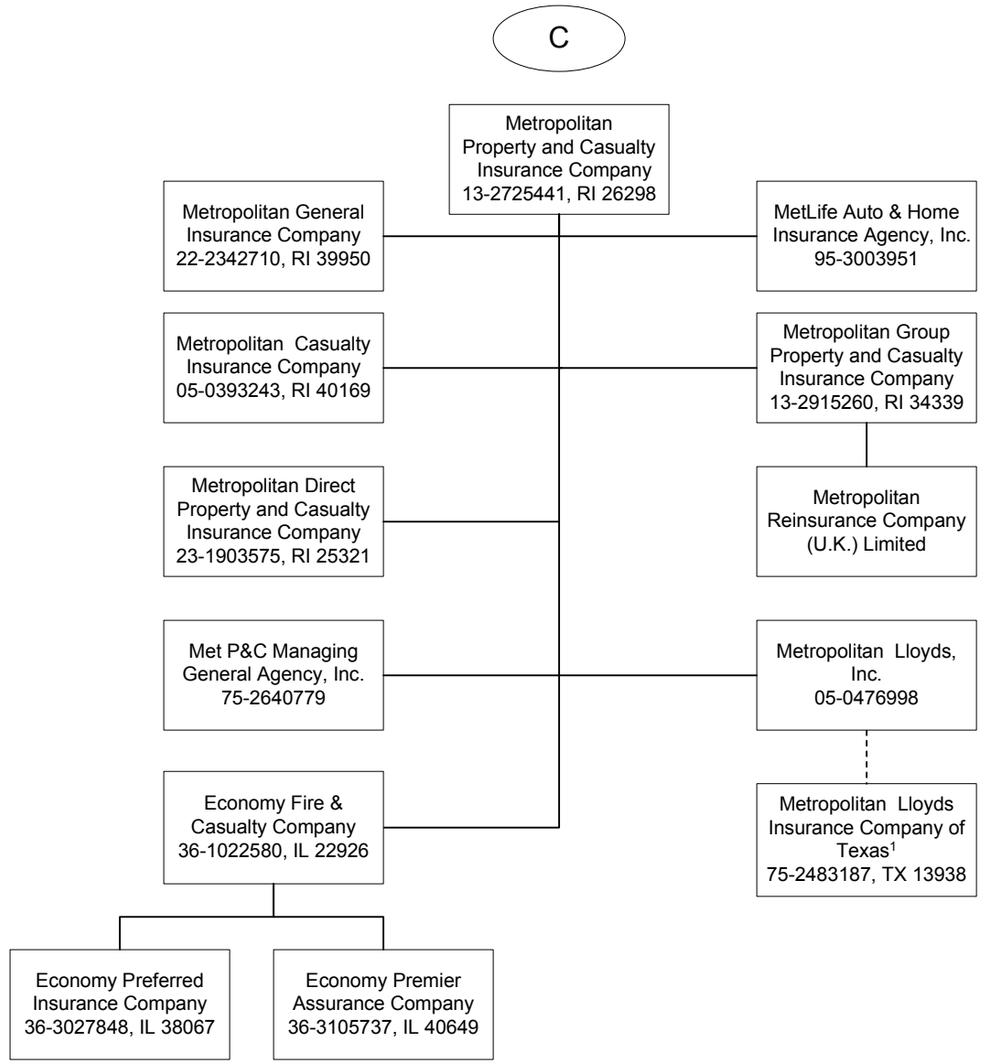
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

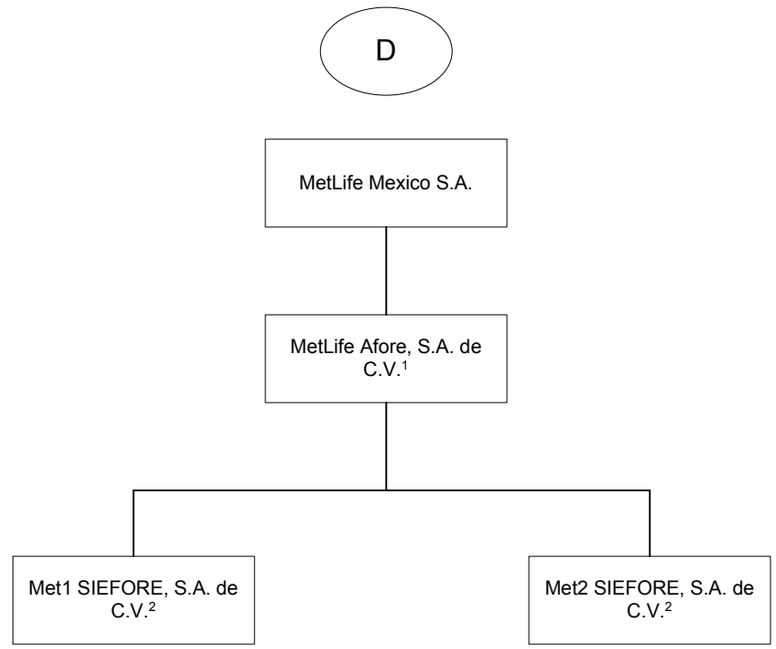
PART 1 - ORGANIZATIONAL CHART



1 Metropolitan Lloyds Insurance Company of Texas, an affiliated association, provides automobile, homeowner and related insurance for the Texas market. It is an association of individuals designated as underwriters. Metropolitan Lloyds, Inc., a subsidiary of Metropolitan Property and Casualty Insurance Company, serves as the attorney-in-fact and manages the association.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

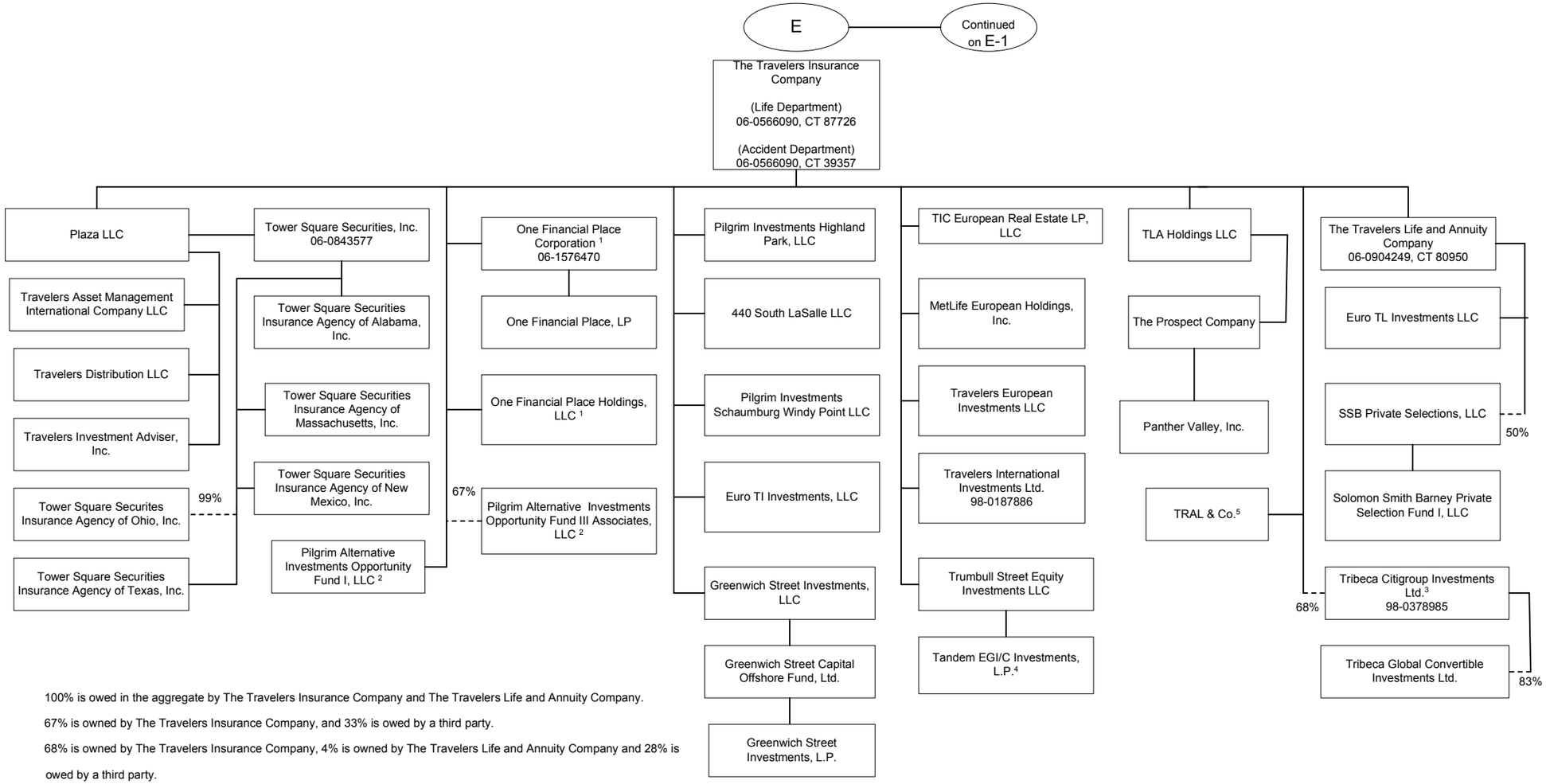


1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.

2 99.99% is owned by MetLife Afore, S.A. de C.V. and .01% is owned by MetLife Mexico S.A. (Mexico)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



1 100% is owed in the aggregate by The Travelers Insurance Company and The Travelers Life and Annuity Company.

2 67% is owned by The Travelers Insurance Company, and 33% is owed by a third party.

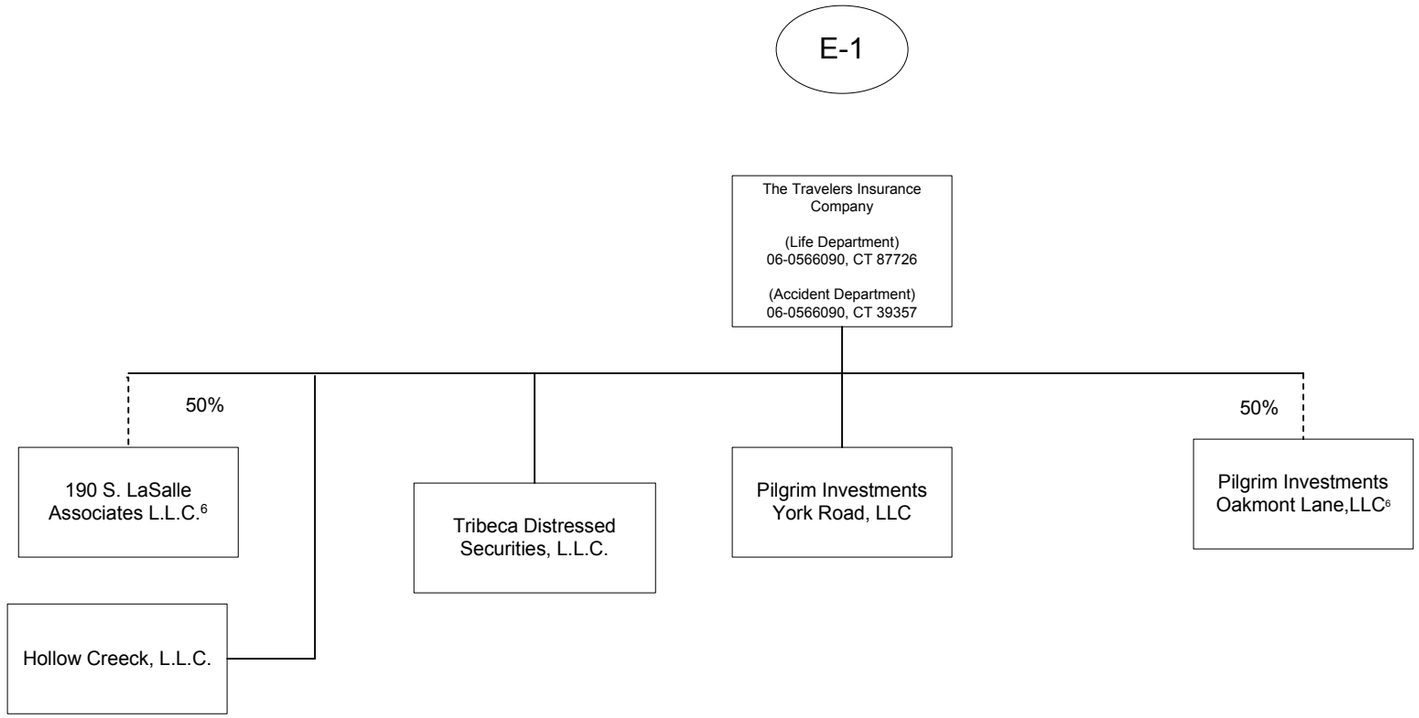
3 68% is owned by The Travelers Insurance Company, 4% is owned by The Travelers Life and Annuity Company and 28% is owed by a third party.

4 The General Partner is Trumbull Street Equity Investments LLC.

5 TRAL & Co. is a general partnership. Its partners are the Travelers Insurance Company and the The Travelers Insurance Company and The Travelers Life and Annuity Company.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

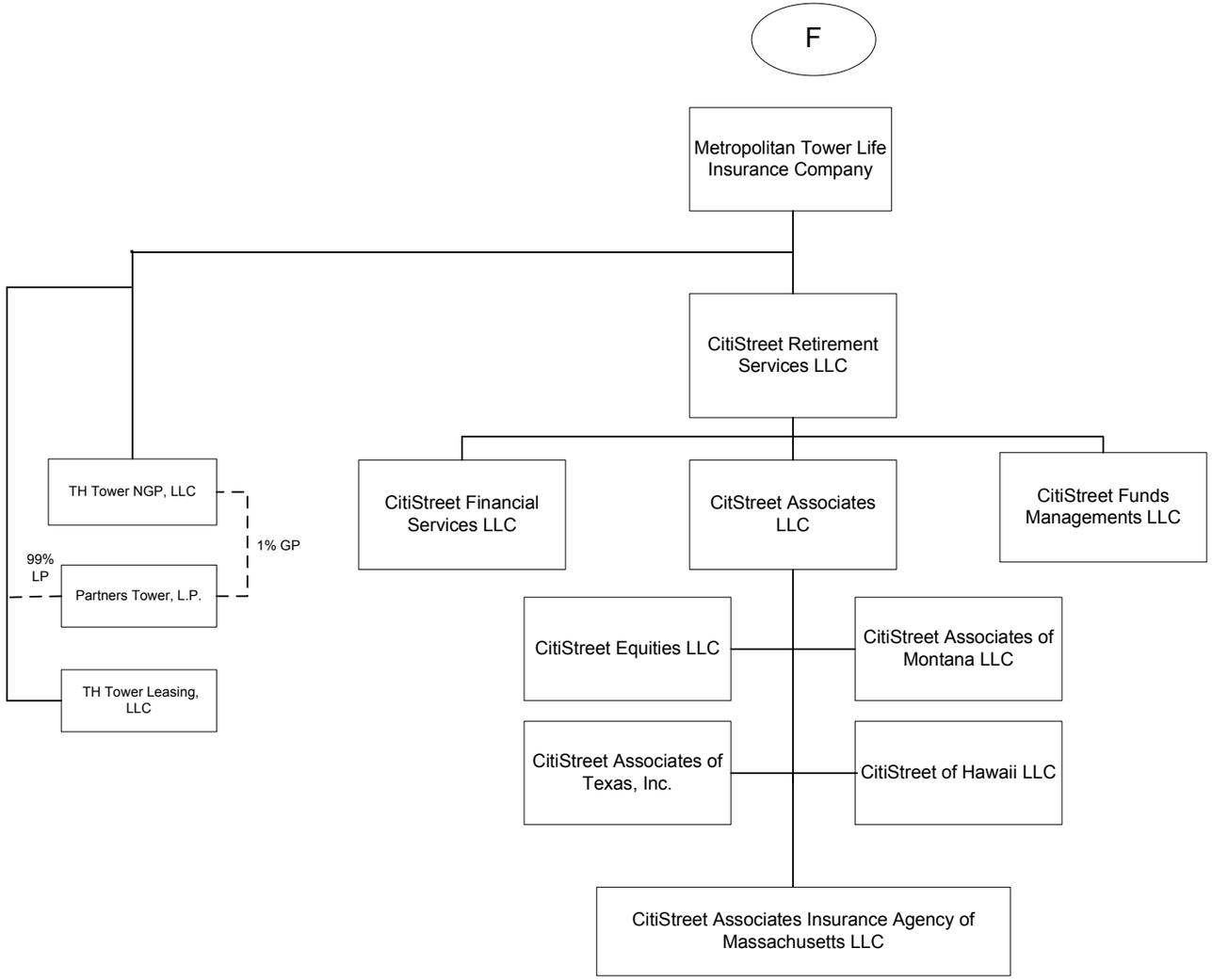
PART 1 - ORGANIZATIONAL CHART



6. The other 50% is owned by a third party.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

The voting securities (excluding directors' qualifying shares, if any) of each subsidiary shown on the organizational chart are 100% owned by their respective parent corporation, unless otherwise indicated.

In addition to the entities shown on the organizational chart, MetLife, Inc. (or where indicated, a subsidiary) also owns interests in the following entities:

1) Metropolitan Life Insurance Company owns varying interests in certain mutual funds distributed by its affiliates. These ownership interests are generally expected to decrease as shares of the funds are purchased by unaffiliated investors.

2) Metropolitan Life Insurance Company indirectly owns 100% of the non-voting preferred stock of Nathan and Lewis Associates Ohio, Incorporated, an insurance agency. 100% of the voting common stock of this company is held by an individual who has agreed to vote such shares at the direction of N.L. HOLDING CORP. (DEL), a direct wholly owned subsidiary of MetLife, Inc.

3) Mezzanine Investment Limited Partnerships ("MILPs"), Delaware limited partnerships, are investment vehicles through which investments in certain entities are held. A wholly owned subsidiary of Metropolitan Life Insurance Company serves as the general partner of the limited partnerships and Metropolitan Life Insurance Company directly owns a 99% limited partnership interest in each MILP. The MILPs have various ownership and/or debt interests in certain Companies.

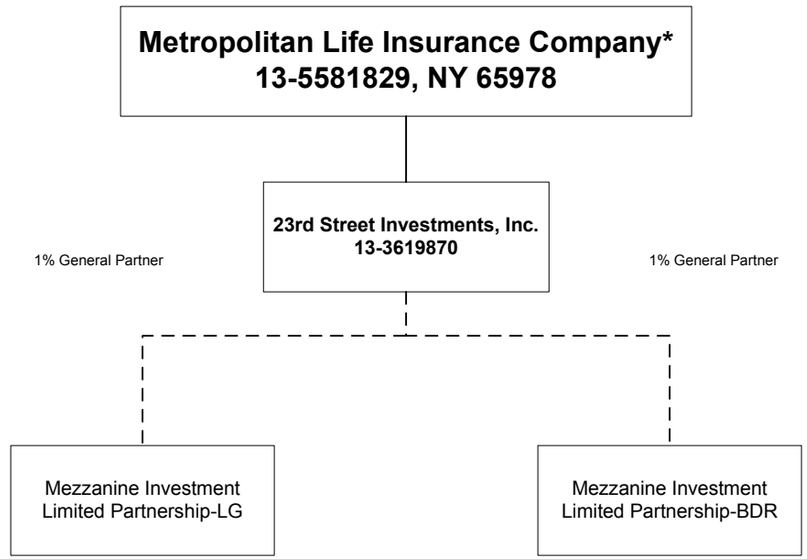
4) New England Life Insurance Company ("NELICO"), owns 100% of the voting stock of Omega Reinsurance Corporation. NELICO does not have a financial interest in this subsidiary.

5) The Metropolitan Money Market Pool and MetLife Intermediate Income Pool are pass-through investments pools, of which Metropolitan Life Insurance Company and/or its subsidiaries and/or affiliates are general partners.

NOTE: THE METLIFE, INC. ORGANIZATIONAL CHART DOES NOT INCLUDE REAL ESTATE JOINT VENTURES AND PARTNERSHIPS OF WHICH METLIFE, INC. AND/OR ITS SUBSIDIARIES IS AN INVESTMENT PARTNER. IN ADDITION, CERTAIN INACTIVE SUBSIDIARIES HAVE ALSO BEEN OMITTED.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



*Metropolitan Life Insurance Company holds a 99% limited partnership interest in each of the Mezzanine Investments Limited Partnerships.

The voting securities (excluding directors' qualifying shares (if any)) of each subsidiary shown in this organizational chart are 100% owned by their respective parent entity, unless otherwise indicated.

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