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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2007
OF THE CONDITION AND AFFAIRS OF THE

Metropolitan Group Property and Casualty Insurance Company

NAIC Group Code 0241 (Current) 0241 (Prior) NAIC Company Code 34339 Employer's ID Number 13-2915260

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 12/10/1976 Commenced Business 12/01/1977

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)

OFFICERS

President William Douglas Moore #
Treasurer Eric Thomas Steigerwalt #
Secretary Maura Catherine Travers

OTHER

Susan Ann Buffum Vice President
Christopher Cawley Senior Vice President
Michael Frederick Convery Vice President
Martin William Deede Vice President
Paul Anthony Lonnemann Senior Vice President
Mark Jay Silverman Vice President
Ralph George Spontak Vice President
Michael Clifford Walsh Vice President
Anne Kaiper Wilson Vice President

DIRECTORS OR TRUSTEES

William Douglas Moore
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 D. Moore	Maura C. Travers	
President	Secretary	

Subscribed and sworn to before me this 14th day of February, 2008

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.....

Deborah L. Masterson
Notary
June 24, 2009

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)	356,558,086	0	356,558,086	345,283,318
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	15,043,247	0	15,043,247	21,587,167
	2.2 Common stocks	9,726,042	9,726,042	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 ($ 42,993 , Schedule E - Part 1), cash equivalents ($ 0 , Schedule E - Part 2) and short-term investments ($ 580,000 , Schedule DA)	622,993	0	622,993	927,207
6.	Contract loans (including $ 0 premium notes)	0	0	0	0
7.	Other invested assets (Schedule BA)	7,215,172	0	7,215,172	2,001,357
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)	389,165,540	9,726,042	379,439,498	369,799,049
11.	Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
12.	Investment income due and accrued	5,495,054	0	5,495,054	5,952,801
13.	Premiums and considerations:				
	13.1 Uncollected premiums and agents' balances in the course of collection	98,223	0	98,223	64,724
	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	3,556,403	0	3,556,403	3,496,210
	14.2 Funds held by or deposited with reinsured companies	580,474	0	580,474	693,770
	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	223,064	0	223,064	694,723
16.2	Net deferred tax asset	6,532,969	5,975,490	557,479	557,477
17.	Guaranty funds receivable or on deposit	121,345	0	121,345	168,721
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	83,340	0	83,340	96,328
22.	Health care ($ 0) and other amounts receivable	0	0	0	0
23.	Aggregate write-ins for other than invested assets	558	0	558	0
24.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	405,856,970	15,701,532	390,155,438	381,523,803
25.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26.	Total (Lines 24 and 25)	405,856,970	15,701,532	390,155,438	381,523,803
	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.	Florida Hurricane CAT Fund Emergency Assessment	558	0	558	0
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)	558	0	558	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 34, Column 8)	95,198,361	103,921,462
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	(78,320)	2,728
3.	Loss adjustment expenses (Part 2A, Line 34, Column 9)	14,293,975	15,037,523
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	0	0
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 $ 159,221,319 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)	6,156	11,370
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	74,410,910	76,521,922
14.	Amounts withheld or retained by company for account of others	0	247,315
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (Schedule F, Part 7)	3,482,720	2,610,660
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	0	0
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured plans	0	0
22.	Capital notes $ 0 and interest thereon $ 0	0	0
23.	Aggregate write-ins for liabilities	(74,353,331)	(76,401,793)
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	112,960,471	121,951,187
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	112,960,471	121,951,187
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	192,546,568	192,546,568
33.	Unassigned funds (surplus)	81,648,398	64,026,040
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)	277,194,966	259,572,608
36.	TOTALS (Page 2, Line 26, Col. 3)	390,155,437	381,523,795
	DETAILS OF WRITE-INS		
2301.	Florida Hurricane CAT Fund Emergency Assessment	437	0
2302.	Loss Portfolio Transfer	(109,492,341)	(118,958,990)
2303.	Provision for Unauthorized Reinsurer	35,138,573	42,557,197
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)	(74,353,331)	(76,401,793)
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	12,722,946
3.	Loss expenses incurred (Part 3, Line 25, Column 1)	0	1,858,128
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	1,096	650
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	1,096	14,581,724
7.	Net income of protected cells	0	0
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(1,096)	(14,581,724)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	22,341,322	20,706,785
10.	Net realized capital gains or (losses) less capital gains tax of $ 1,578,839 (Exhibit of Capital Gains (Losses))	(2,514,335)	(358,997)
11.	Net investment gain (loss) (Lines 9 + 10)	19,826,987	20,347,788
	OTHER INCOME		
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 0 amount charged off $ 3,509,810)	(3,509,810)	(2,202,235)
13.	Finance and service charges not included in premiums	1,310,981	1,351,202
14.	Aggregate write-ins for miscellaneous income	(2,403,298)	10,289,212
15.	Total other income (Lines 12 through 14)	(4,602,127)	9,438,179
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	15,223,764	15,204,243
17.	Dividends to policyholders	879,371	692,571
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)	14,344,392	14,511,672
19.	Federal and foreign income taxes incurred	1,596,769	1,515,108
20.	Net income (Line 18 minus Line 19)(to Line 22)	12,747,623	12,996,564
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	259,572,606	260,559,029
22.	Net income (from Line 20)	12,747,623	12,996,564
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ (957,631)	27,835	506,372
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	3,218,003	(27,861,584)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(4,917,668)	20,092,330
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(872,060)	277,340
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	0
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	7,418,624	(6,997,445)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	17,622,357	(986,423)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	277,194,963	259,572,606
	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.	Interest Expense on Funds Held	(5,574,454)	(5,835,460)
1402.	Loss Portfolio Transfer	0	14,581,076
1403.	Other Income - Tax Examination	92,955	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	3,078,201	1,543,596
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(2,403,298)	10,289,212
3701.	Provision for Unauthorized Reinsurer	7,418,624	(6,997,445)
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)	7,418,624	(6,997,445)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	(38,713)	(6,237)
2.	Net investment income	19,422,766	19,883,982
3.	Miscellaneous income	(4,581,786)	9,628,527
4.	Total (Lines 1 through 3)	14,802,267	29,506,272
5.	Benefit and loss related payments	8,864,346	7,073,157
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	697,268	752,051
8.	Dividends paid to policyholders	879,371	692,571
9.	Federal and foreign income taxes paid (recovered) net of $ 0 tax on capital gains (losses)	2,610,994	1,943,342
10.	Total (Lines 5 through 9)	13,051,980	10,461,121
11.	Net cash from operations (Line 4 minus Line 10)	1,750,287	19,045,151
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	132,038,211	116,813,696
	12.2 Stocks	5,000,000	0
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	4,834,059	13,254,595
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	0	30,000
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	141,872,270	130,098,291
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	141,000,086	127,949,220
	13.2 Stocks	0	0
	13.3 Mortgage loans	0	0
	13.4 Real estate	0	0
	13.5 Other invested assets	10,047,874	14,073,011
	13.6 Miscellaneous applications	0	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	151,047,960	142,022,231
14.	Net increase (decrease) in contract loans and premium notes	0	0
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(9,175,690)	(11,923,940)
	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	0
	16.6 Other cash provided (applied)	7,121,189	(6,794,094)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	7,121,189	(6,794,094)
	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)	(304,214)	327,117
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	927,207	600,090
	19.2 End of period (Line 18 plus Line 19.1)	622,993	927,207

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

	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	82,564,596	0	0	82,564,596	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	2,554,651	0	0	2,554,651	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	923,787	0	0	923,787	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	41,192	0	0	41,192	0	0
17.1	Other liability - occurrence	331,071	0	20,328	331,071	20,328	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	223,741,907	0	0	223,741,907	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	176,729,231	0	0	176,729,231	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	3,114	0	3,114	0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	0	215,521	0	215,521	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	486,886,435	0	238,963	486,886,435	238,963	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	476,937	4,615	472,322	2,881,173	2,261,338	1,092,157	0.0
2.	Allied lines	0	123,540	1,195	122,345	921,468	742,788	301,025	0.0
3.	Farmowners multiple peril	0	0	0	0	17	18	(1)	0.0
4.	Homeowners multiple peril	38,206,829	20,445	38,207,027	20,247	201,317	221,029	535	0.0
5.	Commercial multiple peril	0	285,346	3,160	282,186	1,284,524	1,687,451	(120,741)	0.0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	84,209	815	83,394	381,863	394,363	70,894	0.0
9.	Inland marine	956,960	171,558	958,620	169,898	874,717	718,750	325,865	0.0
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical malpractice - occurrence	0	0	0	0	0	1,127	(1,127)	0.0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	24,518	13,122	11,396	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	228,286	3,513	224,773	3,576,594	3,198,526	602,841	0.0
17.1	Other liability - occurrence	0	7,900,702	854,623	7,046,079	74,205,981	60,455,616	20,796,444	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	131,865,606	158,039	131,868,140	155,505	1,043,129	955,076	243,558	0.0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	84,993,958	18,257	84,994,135	18,080	135,605	101,421	52,264	0.0
22.	Aircraft (all perils)	0	0	0	0	35,068	29,458	5,610	0.0
23.	Fidelity	0	0	0	0	7,523	87,423	(79,900)	0.0
24.	Surety	0	57,761	559	57,202	407,307	293,709	170,800	0.0
26.	Burglary and theft	0	0	0	0	12,066	0	12,066	0.0
27.	Boiler and machinery	0	0	0	0	0	13,235	(13,235)	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	49,528	1,268	48,260	824,020	2,942,287	(2,070,007)	0.0
31.	Reinsurance - Nonproportional Assumed Liability	XXX	23,847	1,037	22,810	8,381,471	26,949,154	(18,544,873)	0.0
32.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	2,855,571	(2,855,571)	0.0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
34.	TOTALS	256,023,353	9,598,455	256,898,707	8,723,101	95,198,361	103,921,462	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	2,261,937	39,118	2,222,819	(1)	668,572	10,217	2,881,173	466,916
2.	Allied lines	0	731,489	13,854	717,635	(1)	203,833	(1)	921,468	149,587
3.	Farmowners multiple peril	0	17	0	17	0	0	0	17	3
4.	Homeowners multiple peril	11,670,478	170,563	11,672,337	168,704	7,226,071	32,613	7,226,071	201,317	32,836
5.	Commercial multiple peril	0	1,087,366	17,873	1,069,493	0	220,140	5,109	1,284,524	208,035
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	310,104	1,621	308,483	0	73,380	0	381,863	62,539
9.	Inland marine	140,477	691,148	152,588	679,037	208,662	195,680	208,662	874,717	142,136
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	16,981	616	16,365	88,136	8,153	88,136	24,518	3,947
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	2,960,414	82,941	2,877,473	3,864	709,339	14,082	3,576,594	575,364
17.1	Other liability - occurrence	4,950	47,132,664	6,122,253	41,015,361	290,137	33,609,984	709,501	74,205,981	10,960,587
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	185,682,059	839,922	185,693,883	828,098	46,586,765	220,140	46,591,874	1,043,129	169,170
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	9,566,771	104,143	9,567,922	102,992	(3,950,302)	32,613	(3,950,302)	135,605	22,132
22.	Aircraft (all perils)	0	27,056	141	26,915	0	8,153	0	35,068	5,744
23.	Fidelity	0	7,562	39	7,523	0	0	0	7,523	1,231
24.	Surety	0	311,088	1,621	309,467	0	97,840	0	407,307	66,720
26.	Burglary and theft	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	12,129	63	12,066	0	0	0	12,066	1,974
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	97,001	6,780	90,221	XXX	733,799	0	824,020	134,515
31.	Reinsurance - Nonproportional Assumed Liability	XXX	1,095,931	50,427	1,045,504	XXX	7,341,076	5,109	8,381,471	1,290,539
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	207,064,735	57,857,515	213,424,077	51,498,173	50,453,331	44,155,315	50,908,458	95,198,361	14,293,975
	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	10,940,005	0	0	10,940,005
1.2 Reinsurance assumed	0	0	0	0
1.3 Reinsurance ceded	10,940,005	0	0	10,940,005
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	20,154,841	0	20,154,841
2.2 Reinsurance assumed excluding contingent	0	0	0	0
2.3 Reinsurance ceded excluding contingent	0	20,154,841	0	20,154,841
2.4 Contingent - direct	0	1,648,065	0	1,648,065
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	1,648,065	0	1,648,065
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 $ 83,493	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 plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	0	1,096	3,425	4,521
25. Total expenses incurred	0	1,096	3,425	(a) 4,521
26. Less unpaid expenses - current year	14,293,975	0	0	14,293,975
27. Add unpaid expenses - prior year	15,037,523	0	0	15,037,523
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	743,548	1,096	3,425	748,069
DETAILS OF WRITE-INS				
2401. MISCELLANEOUS	0	1,096	3,425	4,521
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	1,096	3,425	4,521

(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) 238,499	235,787
1.1	Bonds exempt from U.S. tax	(a) 18,389,921	18,445,536
1.2	Other bonds (unaffiliated)	(a) 2,768,256	2,612,835
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 1,124,469	769,048
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) 25,064	25,256
7	Derivative instruments	(f) 0	0
8.	Other invested assets	258,815	258,815
9.	Aggregate write-ins for investment income	(2,530)	(2,530)
10.	Total gross investment income	22,802,494	22,344,747
11.	Investment expenses		(g) 3,425
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)		3,425
17.	Net investment income (Line 10 minus Line 16)		22,341,322
	DETAILS OF WRITE-INS		
0901.	Miscellaneous Interest	(2,530)	(2,530)
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)	(2,530)	(2,530)
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

(a) Includes $ 3,921,093 accrual of discount less $ 544,790 amortization of premium and less $ 909,453 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 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	(935,496)	0	(935,496)	0	0
1.2	Other bonds (unaffiliated)	0	0	0	(127,913)	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	(1,543,920)	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	742,036	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	957,631	0
10.	Total capital gains (losses)	(935,496)	0	(935,496)	27,834	0
	DETAILS OF WRITE-INS					
0901.	Deferred Tax Asset	0	0	0	957,631	0
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	957,631	0

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)	0	0	0
2.	Stocks (Schedule D):			
	2.1 Preferred stocks	0	0	0
	2.2 Common stocks	9,726,042	8,984,006	(742,036)
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens	0	0	0
	3.2 Other than first liens	0	0	0
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company	0	0	0
	4.2 Properties held for the production of income	0	0	0
	4.3 Properties held for sale	0	0	0
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6.	Contract loans	0	0	0
7.	Other invested assets (Schedule BA)	0	0	0
8.	Receivables for securities	0	0	0
9.	Aggregate write-ins for invested assets	0	0	0
10.	Subtotals, cash and invested assets (Lines 1 to 9)	9,726,042	8,984,006	(742,036)
11.	Title plants (for Title insurers only)	0	0	0
12.	Investment income due and accrued	0	0	0
13.	Premiums and considerations:			
	13.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
	13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
	13.3 Accrued retrospective premiums	0	0	0
14.	Reinsurance:			
	14.1 Amounts recoverable from reinsurers	0	0	0
	14.2 Funds held by or deposited with reinsured companies	0	0	0
	14.3 Other amounts receivable under reinsurance contracts	0	0	0
15.	Amounts receivable relating to uninsured plans	0	0	0
16.1	Current federal and foreign income tax recoverable and interest thereon	0	0	0
16.2	Net deferred tax asset	5,975,490	1,799,858	(4,175,632)
17.	Guaranty funds receivable or on deposit	0	0	0
18.	Electronic data processing equipment and software	0	0	0
19.	Furniture and equipment, including health care delivery assets	0	0	0
20.	Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
21.	Receivables from parent, subsidiaries and affiliates	0	0	0
22.	Health care and other amounts receivable	0	0	0
23.	Aggregate write-ins for other than invested assets	0	0	0
24.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	15,701,532	10,783,864	(4,917,668)
25.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
26.	Total (Lines 24 and 25)	15,701,532	10,783,864	(4,917,668)
	DETAILS OF WRITE-INS			
0901.				
0902.				
0903.				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	0	0	0
2301.				
2302.				
2303.				
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan Group Property and Casualty 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. As of December 31, 2007, the Company owned 100% of the outstanding common stock of Metropolitan Reinsurance Company (UK) Limited, an affiliated unconsolidated subsidiary.

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 40 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Connecticut, Georgia, Michigan, New Jersey, and New York for the year ended December 31, 2007. 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 Group Property and Casualty 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 29.
(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, 2007 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.

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.

   G. Low Income Housing Tax Credits

      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, 2007 and 2006 consisted of the following:

	12/31/07	12/31/06
Total of all deferred income tax assets (admitted and non-admitted)	6,850,145	5,449,130
Total of all deferred income tax liabilities	(317,176)	(3,091,795)
Net deferred tax asset	6,532,969	2,357,335
Total deferred income tax assets non-admitted in accordance with SSAP No. 10, Income Taxes	(5,975,490)	(1,799,858)
Total net admitted deferred tax asset (liability)	557,479	557,477
(Increase) decrease in deferred income tax assets non-admitted by NAIC SAP	(4,175,632)	29,076,337

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

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

	12/31/07	12/31/06
Federal	1,596,771	1,515,108
Foreign	0	0
Total Income tax on gain from operations	1,596,771	1,515,108
Federal income tax on capital gains and losses	1,578,839	(7,511)
Federal and foreign income taxes incurred	3,175,610	1,507,597

C - 2. The main components of deferred tax amounts as of December 31, 2007 and 2006 are as follows:

Deferred tax assets:	12/31/07	12/31/06	Change
Reserves	5,358,937	3,957,924	1,401,013
Other	1,491,208	1,491,206	2
Total deferred income tax assets-(admitted and non-admitted)	6,850,145	5,449,130	1,401,015
Total deferred income tax assets - (non-admitted by NAIC SAP)	(5,975,490)	(1,799,858)	(4,175,632)
Total deferred tax assets - (admitted by NAIC SAP)	874,655	3,649,272	(2,774,617)

Deferred tax liabilities:	12/31/07	12/31/06	Change
Employee benefits	(34,845)	(34,845)	0
Investments	(282,331)	(3,056,950)	2,774,619
Total deferred income tax liability:	(317,176)	(3,091,795)	2,774,619
Net admitted deferred tax asset (liability)	557,479	557,477	2

Tax effect of change in non-admitted assets	4,175,632
Tax effect of unrealized gains (losses)	(957,631)
Change in net deferred income tax	3,218,003

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:

	12/31/07
Net Income, after dividends to policyholders but before federal and foreign income taxes @ 35%	5,900,554
Net Realized Capital Gains @ 35%	(327,424)
Tax exempt income	(5,487,547)
Dividend received deduction	(160,154)
Prior year adjustments and accruals	29,687
Other	2,491
Total	(42,393)
Federal and foreign income taxes incurred including tax on realized capital gains	3,175,610
Change in net deferred income tax	(3,218,003)
Total statutory income taxes	(42,393)

NOTES TO FINANCIAL STATEMENTS

E - 1. As of December 31, 2007, 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.

The Company had the following amounts due from or (due to) related parties as of:

	December 31, 2007 Due From (To)	December 31, 2006 Due From (To)
Metropolitan Life Insurance Company	$ 0	$ (34,618)
Metropolitan Property Casualty Insurance Company	83,340	130,946
Total	$ 83,340	$ 96,328

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;

The Company is a party to service agreements with its affiliates, Metropolitan Life, MetLife Services and Solutions, LLC and MetLife Group, Inc., that provide for personnel, facilities, and equipment to be made available and for a broad range of services to be rendered. Personnel, facilities, equipment, and services are requested by the Company as deemed necessary for its business and investment operations. These agreements involve cost allocation arrangements, under which the Company pays for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the services provided.

G. The investments the Company holds in its subsidiaries or affiliates are disclosed within the Parents, Subsidiaries and Affiliates section of Schedule D Part 2 Section 2 (Common Stock Owned) and Schedule BA (Other Long-Term Invested Assets).

H. Not Applicable.

I. Not Applicable.

J. Not Applicable.

K. 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, 2007. 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, 2007.

(2) The Company paid no common stock dividends for the periods ended December 31, 2007 and 2006.

NOTES TO FINANCIAL STATEMENTS

(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. The maximum amount of the dividend which the Company may pay to MPC in 2008 without prior regulatory approval is $27,719,497.

(5) – (8)
Not Applicable.
(9) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was $590,271.
(10) - (12)
Not Applicable.
(13) The Company paid no common or preferred dividends for the periods ended December 31, 2007 and 2006.

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Guarantee Fund Assessments

Not Applicable.

C. Gain Contingencies

Not Applicable.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

Not Applicable.

E. All Other Contingencies

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 has been filed against Metropolitan Property and Casualty Insurance Company in Connecticut Federal Court challenging the Company's use of the Mitchell Medical information and software to determine what constitutes reasonable payment of medical services under medpay and no fault coverages. Plaintiff seeks to represent both insureds whose claims for medical expenses were paid at less than the submitted amount and the medical service providers who obtained written assignments from those insureds. The alleged claims are for breach of contract and violation of state consumer protection statutes. A motion to dismiss is being prepared.

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 for property damage related to

NOTES TO FINANCIAL STATEMENTS

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

A putative collective action and class action has been filed against Metropolitan Property and Casualty Insurance Company in the U.S. District Court for the District of Connecticut alleging violations of the Fair Labor Standards Act and state wage and labor laws. The action is filed on behalf of current and former employees who worked as field adjusters, field appraisers or outside adjusters. The motion of Metropolitan Property and Casualty Insurance Company to dismiss the state law class action claims was granted. The Court denied Metropolitan Property and Casualty Insurance Company's motion for summary judgment and granted the plaintiff's motion to proceed as a collective action under the Fair Labor Standards Act, to compel expedited disclosure of the names and addresses for the putative class and for permission to send a notice and consent document to all similarly situated individuals. Discovery is ongoing.

A bad faith suit has been filed against Metropolitan Group Property and Casualty Insurance Company in Arizona state court by a former insured alleging that Met Group improperly refused to deem his vehicle a total loss due to damage suffered when it was stolen. The insured claims there were unnecessary delays in the adjustment of the claim, and that MPC's refusal to pay for the replacement of his vehicle was financially motivated. MPC is vigorously defending this matter which is scheduled for trial in mid-2008.

A bad faith claim has been made against Metropolitan Property and Casualty Insurance Company by a Florida insured. While an action has not been filed, discussions with claimant's attorney indicate that an extra-contractual claim will be filed against the Company alleging that it breached its duty to offer the policy limits after it knew, or should have known, that the claim was worth the limits. The Company's reinsurers have been notified of this bad faith claim. A mediation will take place in the 2nd quarter.

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.

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 12 month period ending December 31, 2007.

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

The following managing general agent or third party administrator writes direct premium equal to or greater than 5% of surplus:

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	$ 75,426,550

20. 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, 2007.

D. Uncollectible Assets

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

F. State Transferable Tax Credits

Not Applicable.

G. Admitted Deposits - Section 6603 Internal Revenue Service Code

Not Applicable

H. Hybrid Securities

The table below details the hybrid securities owned by the Company at December 31, 2007:

CUSIP	Issuer	Description	Book/Adjusted Carrying Value
989941208	Zurich RegCaPS Funding Trust	Preferred Stock - Banks, Trust & Ins. Companies	$ 8,634,047

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not Applicable.

21. Events Subsequent

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

22. Reinsurance

A. Unsecured Reinsurance Recoverables

(1) The Company cedes 100% of its business to its parent, Metropolitan Property and Casualty Insurance Company (NAIC # 26298, Federal I.D. #13-2725441), as part of the 100% Restated Quota Share Reinsurance Agreement except for the run-off of a book of reinsurance business transacted through the Odyssey Reinsurance Company. Due to the Restated Quota Share Reinsurance Agreement, the Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums in the amount of $449,609,835.

(2) In 2005, the Company reduced its Funds Held by $85,758,300 for its third and final "participation in excess balances" based upon calculations made as of January 1, 2005 by an independent actuary. The fund release was the result of the reinsurance agreement between the Company and Odyssey Re (See Note 22. F.). For the year ended December 31, 2007, the Company recorded a provision for reinsurance of $35,138,573 for recoveries due from Hudson Re, an unauthorized reinsurer, in excess of the funds held balance of $74,410,910. This transaction has been treated as a loss portfolio transaction. As a result, the provision for reinsurance appears as a write-in line on the Liabilities page 3 and on the Statement of Operations page 4 and not on Schedule F Part 5. The reinsurance agreement for the ceded loss reserves is between the Company and Hudson Re while the excess of loss reinsurance agreement is between the Company and Odyssey Re.

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	$ 159,221,319	$ 0	$ (159,221,319)	$ 0
All Other	0	0	0	0	0	0
Total	$ 0	$ 0	$ 159,221,319	$ 0	$ (159,221,319)	$ 0

Direct Unearned Premium Reserve $159,221,319

(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	$ 0	$ 0	$ 0	$ 0
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 0	$ 0	$ 0	$ 0

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

Metropolitan Group Property and Casualty Ins. Co (formerly Met Re) wrote reinsurance lines of business prior to 1991. The Company has engaged in a complex transaction with Odyssey Re Holdings Corporation (formerly Skandia America Reinsurance Co) whereby all 1989 and prior reinsurance business reserves have been transferred to Odyssey Re for administration during the runoff status. The Company has retained the funds supporting the reserves and reduces its funds held as loss payments are made. The company is protected from negative loss development on the reinsurance reserves by virtue of an additional excess of loss reinsurance contract with Odyssey Re.

The 1989 and prior reinsurance loss reserve transfer to Odyssey Re was done on an undiscounted basis for consideration of an equal amount as follows.

	Assumed	Ceded
a. Reserves Transferred:	$ 0	$ 327,174,389
b. Consideration Paid	$ 0	$ 327,174,389
c. Amounts Recovered / Paid:	$ 0	$ 0
d. Special Surplus from Retroactive Reinsurance:	$ 0	$ 0

e. All cedents and reinsures involved in all transactions included in summary totals above:

Company	Assumed Amount	Ceded Amount
Odyssey Reinsurance Holdings Corp	$ 327,174,389	$ 0

Development of 1989 and Prior Reserves:	
Initial Reserve Transfer and Consideration:	$ (327,174,389)
Cumulative Paid as of 12/31/2007:	$ 281,995,073
Reserve as of 12/31/07:	$ 109,492,341
Incurred Loss and Expense:	$ 64,313,025
Other Income - Change in Loss Portfolio:	$ 64,313,025
Net Income	$ 0

G. Reinsurance Accounted for as a Deposit

Not Applicable.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

24. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by $9 million from $119 million in 2006 to $109.5 million in 2007. The lines of business contributing to this decrease are Reinsurance Part O. The Company has no retrospectively rated policies.

25. 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.

NOTES TO FINANCIAL STATEMENTS

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 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.

26. Structured Settlements

A. The Company has purchased annuities with the claimant as payee for which the Company has a contingent liability. The Company eliminated its loss reserves for these claims at the time the annuities were purchased. A contingent liability exists to the extent that the issuers of the annuity contracts become unable to fulfill their contractual obligations. The present value of all annuity contracts still in force at December 31, 2007 was $2,837,724. If the Company became responsible for any payments under these annuities, such payments could possibly be reduced by reinsurance recoverables.

B. The Company has not purchased any annuities for which it has not obtained a release of liability from the claimant/annuitant as a result of the purchase of an annuity as of December 31, 2007.

27. Health Care Receivables

Not Applicable.

28. Participating Policies

Not Applicable.

29. Premium Deficiency Reserves

Not Applicable.

30. High Deductibles

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

31. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

    Not Applicable.

32. Asbestos/Environmental (Mass Tort) Reserves

    The Company currently has Asbestos and Environmental Impairment Liability ("EIL") loss reserves relating to the 100% quota share reinsurance treaty. The known unpaid losses and loss adjustment expenses and related reinsurance recoverables related to asbestos and EIL was $37.163 million and $41.903 million at December 31, 2007 and 2006, respectively. The Company does not expect any adverse results from the EIL due to the 100% quota share reinsurance treaty and the corresponding excess of loss contract of the subsidiary. The Company remains contingently liable for all risks reinsured in the event the reinsurers are unable to meet their obligation under the agreements.

33. Subscriber Savings Accounts

    Not Applicable.

34. Multiple Peril Crop Insurance

    Not Applicable.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	Gross Investment Holdings 2 Percentage	Admitted Assets as Reported in the Annual Statement 3 Amount	Admitted Assets as Reported in the Annual Statement 4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	5,644,753	1.488	5,644,753	1.488
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)	3,383,994	0.892	3,383,994	0.892
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations	8,709,040	2.295	8,709,040	2.295
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	59,841,485	15.771	59,841,485	15.771
1.43 Revenue and assessment obligations	270,163,096	71.201	270,163,096	71.201
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	620,404	0.164	620,404	0.164
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)	8,075,337	2.128	8,075,337	2.128
2.2 Unaffiliated foreign securities	119,975	0.032	119,975	0.032
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	15,043,247	3.965	15,043,247	3.965
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	622,993	0.164	622,993	0.164
9. Other invested assets	7,215,172	1.902	7,215,172	1.902
10. Total invested assets	379,439,496	100.000	379,439,496	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 [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2007

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? 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
Met Investors Advisory, LLC	Newport Beach, CA					YES
MetLife Advisers LLC	Boston, MA					YES
MetLife Bank, N.A.	Bridgewater, NJ		YES			
MetLife Investment Advisors Company, LLC	Wilmington, DE					YES
MetLife Investment Funds Management LLC	East Brunswick, NJ					YES
MetLife Investment Funds Services LLC	East Brunswick, 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
Tower Square Securities, Inc.	Hartford, CT					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 Group Property and Casualty 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 [ ]

13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

13.11 If the response to 13.1 is No, please explain:

13.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

13.21 If the response to 13.2 is Yes, provide information related to amendment(s).

13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

14. 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 [ ]

15. 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 [ ]

16. 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 [ ]

GENERAL INTERROGATORIES

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.11 To directors or other officers $ 0
- 18.12 To stockholders not officers $ 0
- 18.13 Trustees, supreme or grand (Fraternal Only) $ 0

18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.21 To directors or other officers $ 0
- 18.22 To stockholders not officers $ 0
- 18.23 Trustees, supreme or grand (Fraternal Only) $ 0

19.1 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 the statement? Yes [ ] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:
- 19.21 Rented from others $ 0
- 19.22 Borrowed from others $ 0
- 19.23 Leased from others $ 0
- 19.24 Other $ 0

20.1 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]

20.2 If answer is yes,
- 20.21 Amount paid as losses or risk adjustment $ 0
- 20.22 Amount paid as expenses $ 0
- 20.23 Other amounts paid $ 0

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

21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount? $ 83,340

INVESTMENT

22.1 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? Yes [ ] No [X]

22.2 If no, give full and complete information relating thereto:
JPMorgan Chase Bank used as custodian

23.1 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, 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 19.1). Yes [X] No [ ]

23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Loaned to others $ 0
- 23.22 Subject to repurchase agreements $ 0
- 23.23 Subject to reverse repurchase agreements $ 0
- 23.24 Subject to dollar repurchase agreements $ 0
- 23.25 Subject to reverse dollar repurchase agreements $ 0
- 23.26 Pledged as collateral $ 0
- 23.27 Placed under option agreements $ 0
- 23.28 Letter stock or other securities restricted as to sale $ 0
- 23.29 On deposit with state or other regulatory body $ 6,224,754
- 23.291 Other $ 0

23.3 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

25.1 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]

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

GENERAL INTERROGATORIES

26. 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 Section 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

26.01 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
JPMorgan Chase Bank	4 New York Plaza, New York, NY 10004-2413

26.02 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)

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [ ] No [X]

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

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

26.05 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, New York, NY 10166
04095	Bill Bixler	200 Park Avenue, New York, NY 10166
04095	Steve Bruno	200 Park Avenue, New York, NY 10166
04095	Susan Buffum	200 Park Avenue, New York, NY 10166
04095	Brendan Cavanaugh	200 Park Avenue, New York, NY 10166
04095	Jason Chapin	200 Park Avenue, New York, NY 10166
04095	Cindy Chen	200 Park Avenue, New York, NY 10166
04095	Vincent Cirulli	200 Park Avenue, New York, NY 10166
04095	Andy DeRosa	200 Park Avenue, New York, NY 10166
04095	Kenneth Edwards	200 Park Avenue, New York, NY 10166
04095	David Farrell	200 Park Avenue, New York, NY 10166
04095	Dominic Guillossou	200 Park Avenue, New York, NY 10166
04095	Norman Hu	200 Park Avenue, New York, NY 10166
04095	Sean Huang	200 Park Avenue, New York, NY 10166
04095	Chris Johnson	200 Park Avenue, New York, NY 10166
04095	Kevin Kelly	200 Park Avenue, New York, NY 10166
04095	Wai Lee	200 Park Avenue, New York, NY 10166
04095	Jason Leinwand	200 Park Avenue, New York, NY 10166
04095	Brian LeWand	200 Park Avenue, New York, NY 10166
04095	John Lima	200 Park Avenue, New York, NY 10166
04095	Stacey Lituchy	200 Park Avenue, New York, NY 10166
04095	Lisa Longino	200 Park Avenue, New York, NY 10166
04095	Carson Lu	200 Park Avenue, New York, NY 10166
04095	Kenneth Mahon	200 Park Avenue, New York, NY 10166
04095	William Moretti	200 Park Avenue, New York, NY 10166
04095	May Moy	200 Park Avenue, New York, NY 10166
04095	Nancy Mueller Handal	200 Park Avenue, New York, NY 10166
04095	Tracy Pamperl	200 Park Avenue, New York, NY 10166
04095	Juan Peruyero	200 Park Avenue, New York, NY 10166
04095	Brad Rhoads	200 Park Avenue, New York, NY 10166
04095	John Rosenthal	200 Park Avenue, New York, NY 10166
04095	Sanket Sant	200 Park Avenue, New York, NY 10166
04095	Charles Scully	200 Park Avenue, New York, NY 10166
04095	Michael Sing	200 Park Avenue, New York, NY 10166
04095	Gerd Stabbert	200 Park Avenue, New York, NY 10166
04095	Jeff Tapper	200 Park Avenue, New York, NY 10166
04095	Mirsad Usejnoski	200 Park Avenue, New York, NY 10166
04095	Jason Valentino	200 Park Avenue, New York, NY 10166
04095	Michael Williams	200 Park Avenue, New York, NY 10166
04095	Lamont Wilson	200 Park Avenue, New York, NY 10166
04095	Jim Wiviott	200 Park Avenue, New York, NY 10166

27.1 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]

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
27.2999 - Total		0

27.3 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

GENERAL INTERROGATORIES

28. 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 (+)
28.1 Bonds	356,558,087	363,197,344	6,639,257
28.2 Preferred stocks	15,043,247	15,043,247	0
28.3 Totals	371,601,334	378,240,591	6,639,257

28.4 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 value 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

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

29.2 If no, list exceptions:

OTHER

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

30.2 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

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

31.2 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

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

32.2 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	109,414,016	118,961,713
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 Enterprise, 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 [X] No [ ]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions: 1

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 5% 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 5% 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) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, 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), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% 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 5% of prior year-end surplus as regards policyholders; 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 in a separate reinsurance contract. 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 31 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.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

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 [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

13.2 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]

13.3 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

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

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

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

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

15.2 If yes, give full information

16.1 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
16.11 Home	0	0	0	0	0
16.12 Products	0	0	0	0	0
16.13 Automobile	0	0	0	0	0
16.14 Other*	0	0	0	0	0

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	$	127,000
17.12 Unfunded portion of Interrogatory 17.11	$	0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	$	0
17.14 Case reserves portion of Interrogatory 17.11	$	0
17.15 Incurred but not reported portion of Interrogatory 17.11	$	127,000
17.16 Unearned premium portion of Interrogatory 17.11	$	0
17.17 Contingent commission portion of Interrogatory 17.11	$	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.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	$	0
17.19 Unfunded portion of Interrogatory 17.18	$	0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	$	0
17.21 Case reserves portion of Interrogatory 17.18	$	0
17.22 Incurred but not reported portion of Interrogatory 17.18	$	0
17.23 Unearned premium portion of Interrogatory 17.18	$	0
17.24 Contingent commission portion of Interrogatory 17.18	$	0

FIVE-YEAR HISTORICAL DATA

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

		1 2007	2 2006	3 2005	4 2004	5 2003
	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)	224,134,498	223,034,292	227,265,602	228,851,988	221,578,882
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	180,207,669	175,978,032	174,684,111	186,573,695	188,346,226
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	82,564,596	79,730,923	76,218,510	71,120,184	63,831,265
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	1,253
5.	Nonproportional reinsurance lines (Lines 30, 31 & 32)	218,635	47,838	150,828	23,514	(297,143)
6.	Total (Line 34)	487,125,398	478,791,085	478,319,051	486,569,381	473,460,483
	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	0
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	0	0	0	0	0
11.	Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
12.	Total (Line 34)	0	0	0	0	0
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	(1,096)	(14,581,724)	(650)	(19,516,538)	(167)
14.	Net investment gain or (loss) (Line 11)	19,826,987	20,347,788	20,729,161	32,678,091	29,734,299
15.	Total other income (Line 15)	(4,602,127)	9,438,179	80,502,525	7,128,642	(19,262,563)
16.	Dividends to policyholders (Line 17)	879,371	692,571	500,916	163,060	0
17.	Federal and foreign income taxes incurred (Line 19)	1,596,769	1,515,108	1,908,468	7,927,545	(778,997)
18.	Net income (Line 20)	12,747,623	12,996,564	98,821,652	12,199,590	11,250,566
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	390,155,438	381,523,803	374,733,279	364,497,788	475,044,045
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 13.1)	98,223	64,724	58,335	270,953	242,826
	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)	112,960,471	121,951,187	114,174,253	165,856,571	163,580,078
22.	Losses (Page 3, Line 1)	95,198,361	103,921,462	96,674,678	103,035,389	95,675,960
23.	Loss adjustment expenses (Page 3, Line 3)	14,293,975	15,037,523	14,168,178	14,667,071	12,558,268
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)	277,194,966	259,572,608	260,559,026	198,641,215	311,463,965
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	1,750,287	19,045,151	89,206,456	17,213,052	(6,694,428)
	Risk-Based Capital Analysis					
28.	Total adjusted capital	277,194,966	259,572,608	260,559,026	198,641,215	311,463,965
29.	Authorized control level risk-based capital	15,909,533	16,427,083	15,075,671	15,854,457	15,083,833
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets(Page 2, Col. 3) (Line divided by Page 2, Line 10, Col. 3) x100.0					
30.	Bonds (Line 1)	94.0	93.4	91.3	93.6	78.2
31.	Stocks (Lines 2.1 & 2.2)	4.0	5.8	8.2	4.0	21.0
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	0.2	0.3	0.2	0.1	0.1
35.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Other invested assets (Line 7)	1.9	0.5	0.3	2.3	0.7
37.	Receivables for securities (Line 8)	0.0	0.0	0.0	0.0	0.0
38.	Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
	Investments in parent, subsidiaries and affiliates					
40.	Affiliated bonds (Schedule D, Summary, Line 25, Col. 1)	0	0	0	0	0
41.	Affiliated preferred stocks (Schedule D, Summary, Line 39, Col. 1)	0	0	0	0	0
42.	Affiliated common stocks (Schedule D, Summary, Line 53, Col. 1)	9,726,042	8,984,007	8,451,033	8,981,677	9,877,213
43.	Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)	0	0	0	0	0
44.	Affiliated mortgage loans on real estate	0	0	0	0	0
45.	All other affiliated	0	0	0	0	0
46.	Total of above Lines 40 to 45	9,726,042	8,984,007	8,451,033	8,981,677	9,877,213
47.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0)	3.5	3.5	3.2	4.5	3.2

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2007	2 2006	3 2005	4 2004	5 2003
	Capital and Surplus Accounts (Page 4)					
48.	Net unrealized capital gains (losses) (Line 24)	27,835	506,372	(272,567)	(11,501,099)	10,890,300
49.	Dividends to stockholders (Line 35)	0	0	0	(113,887,252)	(89,512,748)
50.	Change in surplus as regards policyholders for the year (Line 38)	17,622,357	(986,423)	61,917,812	(112,822,747)	(66,069,653)
	Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
51.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	140,152,633	127,039,877	123,758,532	125,595,102	133,779,492
52.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	86,741,210	89,020,674	90,979,459	88,634,106	95,855,549
53.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	38,596,829	37,148,246	29,496,520	29,949,556	29,192,911
54.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	57,761	38,752	66,170	49,898	132,316
55.	Nonproportional reinsurance lines (Lines 30, 31 & 32)	73,375	166,356	508,868	109,596	250,666
56.	Total (Line 34)	265,621,808	253,413,905	244,809,549	244,338,258	259,210,934
	Net Losses Paid (Page 9, Part 2, Col. 4)					
57.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	7,426,357	4,465,574	4,067,669	7,662,197	2,734,203
58.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	782,645	651,442	1,087,471	953,830	752,735
59.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	385,827	259,290	601,295	758,931	340,083
60.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	57,202	37,040	63,110	48,699	115,619
61.	Nonproportional reinsurance lines (Lines 30, 31 & 32)	71,070	159,448	471,608	87,356	203,020
62.	Total (Line 34)	8,723,101	5,572,794	6,291,153	9,511,013	4,145,660
	Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
63.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
64.	Losses incurred (Line 2)	0.0	0.0	0.0	0.0	0.0
65.	Loss expenses incurred (Line 3)	0.0	0.0	0.0	0.0	0.0
66.	Other underwriting expenses incurred (Line 4)	0.0	0.0	0.0	0.0	0.0
67.	Net underwriting gain (loss) (Line 8)	0.0	0.0	0.0	0.0	0.0
	Other Percentages					
68.	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	0.0
69.	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
70.	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	0.0
	One Year Loss Development (000 omitted)					
71.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	0	14,581	(2)	19,507	1
72.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100.0)	0.0	5.6	0.0	6.3	0.0
	Two Year Loss Development (000 omitted)					
73.	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)	14,581	14,579	19,516	19,508	2
74.	Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0)	5.6	7.3	6.3	5.2	0.0

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	6,265,158	6,643,067	6,315,056	5,310,438
Governments	2.	Canada	0	0	0	0
(Including all obligations guaranteed by governments)	3.	Other Countries	1,400,952	1,537,817	1,390,559	1,509,636
	4.	Totals	7,666,110	8,180,884	7,705,615	6,820,074
States, Territories and Possessions	5.	United States	63,552,274	66,413,929	63,258,447	69,790,000
(Direct and guaranteed)	6.	Canada	0	0	0	0
	7.	Other Countries	1,983,043	2,888,520	1,977,000	2,000,000
	8.	Totals	65,535,317	69,302,449	65,235,447	71,790,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9.	United States	269,357,566	271,141,097	265,454,243	280,764,000
	10.	Canada	0	0	0	0
	11.	Other Countries	0	0	0	0
	12.	Totals	269,357,566	271,141,097	265,454,243	280,764,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13.	United States	5,803,782	5,805,000	5,803,640	5,805,000
	14.	Canada	0	0	0	0
	15.	Other Countries	0	0	0	0
	16.	Totals	5,803,782	5,805,000	5,803,640	5,805,000
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	8,075,337	8,643,710	7,968,238	8,100,000
	22.	Canada	0	0	0	0
	23.	Other Countries	119,976	124,200	119,921	120,000
	24.	Totals	8,195,313	8,767,910	8,088,159	8,220,000
Parent, Subsidiaries and Affiliates	25.	Totals	0	0	0	0
	26.	Total Bonds	356,558,088	363,197,340	352,287,104	373,399,074
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	15,043,247	15,043,247	16,071,577	
	32.	Canada	0	0	0	
	33.	Other Countries	0	0	0	
	34.	Totals	15,043,247	15,043,247	16,071,577	
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	15,043,247	15,043,247	16,071,577	
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	9,726,042	9,726,042	9,725,794	
	54.	Total Common Stocks	9,726,042	9,726,042	9,725,794	
	55.	Total Stocks	24,769,289	24,769,289	25,797,371	
	56.	Total Bonds and Stocks	381,327,377	387,966,629	378,084,475	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year 375,854,490
2. Cost of bonds and stocks acquired, Col. 7, Part 3 141,000,086
3. Accrual of discount 3,921,093
4. Increase (decrease) by adjustment:
   - 4.1 Col. 12 - 14, Part 1 ..... (127,913)
   - 4.2 Col. 15 - 17, Part 2, Sec. 1 ..... (1,543,920)
   - 4.3 Col. 15, Part 2, Sec. 2 742,036
   - 4.4 Col. 11 - 13, Part 4 ..... 0 ..... (929,797)
5. Total gain (loss), Col. 19, Part 4 ..... (935,494)
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4 137,038,211
7. Amortization of premium 544,790
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 381,327,377
10. Total valuation allowance 0
11. Subtotal (Lines 9 plus 10) 381,327,377
12. Total nonadmitted amounts 9,726,042
13. Statement value of bonds and stocks, current period 371,601,335

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	10,047	1,324	761	17	1	1	0	9,467	XXX
2. 1998	418,770	249,176	169,594	131,811	22,279	4,546	2,598	16,331	109	9,648	127,702	XXX
3. 1999	486,763	286,853	199,910	159,697	34,518	6,565	3,980	16,794	408	9,958	144,150	XXX
4. 2000	603,073	329,582	273,491	263,725	90,717	10,919	5,193	28,657	1,800	6,585	205,592	XXX
5. 2001	483,429	483,429	0	259,818	259,818	7,378	7,378	3,635	3,635	0	0	XXX
6. 2002	426,733	426,733	0	255,053	255,053	8,973	8,973	4,339	4,339	0	0	XXX
7. 2003	462,762	462,762	0	249,743	249,743	7,171	7,171	4,361	4,361	0	0	XXX
8. 2004	482,166	482,166	0	231,058	231,058	5,966	5,966	4,902	4,902	0	0	XXX
9. 2005	479,516	479,516	0	216,818	216,818	3,722	3,722	5,058	5,058	0	0	XXX
10. 2006	475,265	475,265	0	210,931	210,931	1,689	1,689	5,190	5,190	0	0	XXX
11. 2007	482,979	482,979	0	166,771	166,771	400	400	2,567	2,567	0	0	XXX
12. Totals	XXX	XXX	XXX	2,155,471	1,739,029	58,089	47,087	91,834	32,367	26,191	486,911	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	60,285	8,787	44,504	803	9,957	2,341	6,874	196	328	328	0	109,492	XXX
2. 1998	350	350	65	65	52	52	10	10	28	28	0	0	XXX
3. 1999	509	509	577	577	88	88	98	98	117	117	0	0	XXX
4. 2000	1,522	1,522	1,251	1,251	270	270	207	207	290	290	0	0	XXX
5. 2001	1,682	1,682	2,197	2,197	271	271	382	382	381	381	0	0	XXX
6. 2002	3,599	3,599	6,531	6,531	576	576	1,120	1,120	950	950	0	0	XXX
7. 2003	9,649	9,649	7,563	7,563	1,591	1,591	1,276	1,276	1,678	1,678	0	0	XXX
8. 2004	10,214	10,214	7,472	7,472	1,304	1,304	1,074	1,074	1,127	1,127	0	0	XXX
9. 2005	20,274	20,274	15,567	15,567	2,683	2,683	2,151	2,151	2,210	2,210	0	0	XXX
10. 2006	36,838	36,838	23,735	23,735	4,721	4,721	3,122	3,122	3,062	3,062	0	0	XXX
11. 2007	74,381	74,381	30,766	30,766	7,262	7,262	4,102	4,102	5,504	5,504	0	0	XXX
12. Totals	219,303	167,805	140,228	96,528	28,775	21,159	20,417	13,739	15,675	15,675	0	109,492	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	95,198	14,294
2. 1998	153,192	25,490	127,702	36.6	10.2	75.3	0	0	24.0	0	0
3. 1999	184,444	40,293	144,150	37.9	14.0	72.1	0	0	24.0	0	0
4. 2000	306,842	101,250	205,592	50.9	30.7	75.2	0	0	24.0	0	0
5. 2001	275,745	275,745	0	57.0	57.0	0.0	0	0	0.0	0	0
6. 2002	281,139	281,139	0	65.9	65.9	0.0	0	0	0.0	0	0
7. 2003	283,032	283,032	0	61.2	61.2	0.0	0	0	0.0	0	0
8. 2004	263,116	263,116	0	54.6	54.6	0.0	0	0	0.0	0	0
9. 2005	268,484	268,484	0	56.0	56.0	0.0	0	0	0.0	0	0
10. 2006	289,289	289,289	0	60.9	60.9	0.0	0	0	0.0	0	0
11. 2007	291,752	291,752	0	60.4	60.4	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	95,198	14,294

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior	189,302	188,808	188,865	190,171	190,172	190,173	209,691	209,689	224,270	224,270	0	14,581
2. 1998	109,823	111,747	111,186	111,480	111,480	111,480	111,480	111,480	111,480	111,480	0	0
3. 1999	XXX	126,093	127,419	127,764	127,764	127,764	127,764	127,764	127,764	127,764	0	0
4. 2000	XXX	XXX	179,678	178,734	178,734	178,734	178,734	178,734	178,734	178,734	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	14,581

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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior	000	24,573	42,564	66,573	77,217	81,981	91,958	98,749	105,311	114,778	XXX	XXX
2. 1998	69,810	92,894	101,321	111,480	111,480	111,480	111,480	111,480	111,480	111,480	XXX	XXX
3. 1999	XXX	76,682	106,271	127,764	127,764	127,764	127,764	127,764	127,764	127,764	XXX	XXX
4. 2000	XXX	XXX	113,888	178,734	178,734	178,734	178,734	178,734	178,734	178,734	XXX	XXX
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2007	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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	113,814	100,413	87,721	73,117	73,955	57,053	62,723	47,492	56,497	50,378
2. 1998	16,100	6,760	3,685	0	0	0	0	0	0	0
3. 1999	XXX	22,889	6,915	0	0	0	0	0	0	0
4. 2000	XXX	XXX	26,129	0	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2002	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

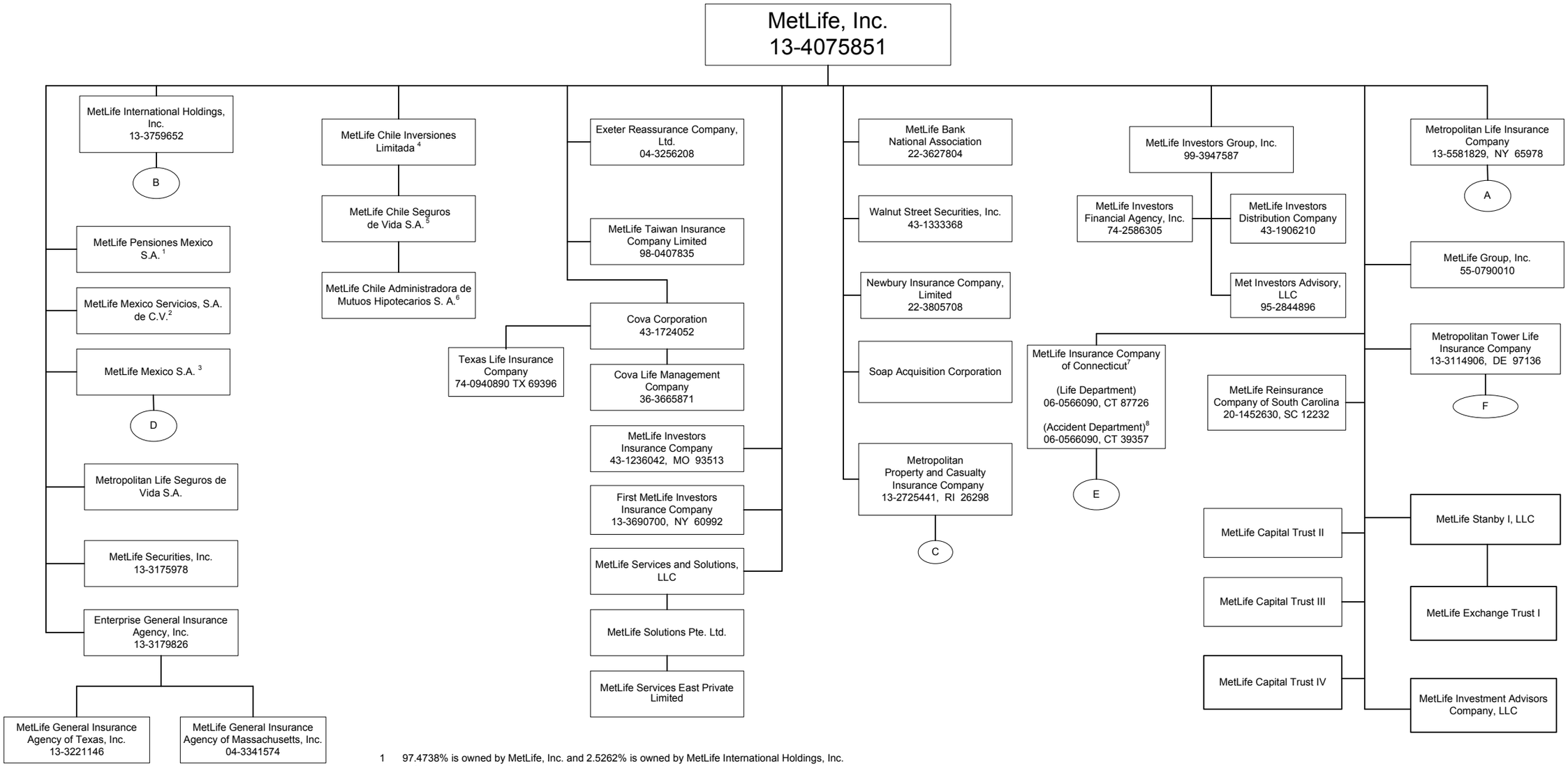
States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting 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	8,727,976	8,618,494	2,914	5,795,673	4,943,819	3,513,633	3,915	0
2. Alaska AK	YES	2,161,912	1,994,524	0	1,220,909	1,134,115	1,058,415	6,645	0
3. Arizona AZ	YES	21,186,379	20,784,674	23,537	11,085,529	10,913,346	7,351,670	24,145	0
4. Arkansas AR	YES	3,133,946	3,071,253	368	1,243,413	1,475,945	1,292,273	3,951	0
5. California CA	YES	0	0	0	0	0	0	0	0
6. Colorado CO	NO	0	0	0	0	0	0	0	0
7. Connecticut CT	YES	49,404,208	48,832,178	27,341	25,799,709	25,081,036	24,476,457	183,469	0
8. Delaware DE	YES	3,780,782	3,788,559	3,836	1,916,441	2,052,022	1,889,341	14,356	0
9. District of Columbia DC	YES	354,039	344,361	1,099	64,117	(12,206)	49,964	2,718	0
10. Florida FL	YES	90,516	96,900	0	73,687	(30,184)	34,797	35	0
11. Georgia GA	YES	33,660,790	32,723,855	77,712	18,635,475	20,653,246	10,059,913	73,688	0
12. Hawaii HI	NO	0	0	0	0	0	0	0	0
13. Idaho ID	YES	1,589,152	1,594,122	7,856	900,858	785,370	785,522	4,392	0
14. Illinois IL	YES	23,857,127	22,740,884	23,351	13,154,512	14,563,078	10,136,719	58,492	0
15. Indiana IN	YES	11,259,295	10,758,141	7,329	5,910,353	5,746,598	3,845,457	25,740	0
16. Iowa IA	YES	1,954,259	1,938,736	2,264	1,167,325	1,203,142	828,076	5,340	0
17. Kansas KS	YES	4,107,519	4,137,962	869	2,411,223	2,084,570	1,410,476	0	0
18. Kentucky KY	NO	0	0	0	0	0	0	0	0
19. Louisiana LA	YES	2,760,429	2,732,561	854	1,760,942	925,536	1,561,306	6,115	0
20. Maine ME	NO	0	0	0	0	0	0	0	0
21. Maryland MD	YES	13,920,786	13,860,000	46,524	6,340,672	6,333,363	4,702,853	26,655	0
22. Massachusetts MA	YES	0	0	0	0	0	0	0	0
23. Michigan MI	YES	39,738,095	41,175,836	13,355	18,078,200	16,056,430	36,210,259	69,346	0
24. Minnesota MN	NO	0	0	0	0	0	0	0	0
25. Mississippi MS	YES	0	0	0	0	0	0	0	0
26. Missouri MO	YES	7,371,064	7,344,543	7,616	3,937,801	3,786,464	4,070,983	0	0
27. Montana MT	YES	705,132	682,372	531	208,090	269,103	331,968	1,015	0
28. Nebraska NE	YES	1,225,468	1,226,600	4,601	503,332	416,697	563,020	2,471	0
29. Nevada NV	YES	6,607,515	6,248,399	5,995	2,918,197	4,014,702	3,567,075	9,465	0
30. New Hampshire NH	YES	19,259,286	19,128,618	490,243	9,793,148	9,484,261	7,771,038	57,950	0
31. New Jersey NJ	YES	42,150,008	41,538,801	23,419	21,359,157	20,273,293	26,721,694	118,538	0
32. New Mexico NM	NO	0	0	0	0	0	0	0	0
33. New York NY	YES	73,191,523	74,323,384	0	41,360,363	34,070,589	55,574,874	335,239	0
34. North Carolina NC	NO	0	0	0	0	0	0	0	0
35. North Dakota ND	YES	404,666	407,520	0	174,168	215,286	80,760	870	0
36. Ohio OH	YES	19,731,193	19,108,406	15,604	10,343,398	10,422,660	6,300,414	50,640	0
37. Oklahoma OK	YES	3,476,713	3,432,015	3,939	1,573,641	1,522,805	1,587,524	4,096	0
38. Oregon OR	NO	0	0	0	0	0	0	0	0
39. Pennsylvania PA	YES	13,012,732	12,571,732	17,257	7,217,492	7,184,082	7,842,201	53,088	0
40. Rhode Island RI	YES	18,637,360	18,666,817	14,443	8,159,152	7,444,884	7,286,669	55,850	0
41. South Carolina SC	YES	0	0	0	0	0	0	0	0
42. South Dakota SD	YES	497,015	485,461	0	245,983	278,146	283,173	1,410	0
43. Tennessee TN	YES	7,686,951	7,554,241	4,246	4,126,700	3,950,480	2,758,802	24,236	0
44. Texas TX	YES	5,867,747	5,943,470	0	3,276,609	3,144,422	1,864,152	23,558	0
45. Utah UT	YES	20,280,807	20,000,564	5,172	11,493,878	11,282,844	9,174,483	29,290	0
46. Vermont VT	YES	3,747,461	3,774,450	13,876	1,597,445	1,759,349	1,251,943	22,625	0
47. Virginia VA	NO	0	0	0	0	0	0	0	0
48. Washington WA	YES	15,422,100	15,161,976	32,636	8,673,635	7,699,266	7,896,961	0	0
49. West Virginia WV	YES	0	0	0	0	0	0	0	0
50. Wisconsin WI	YES	5,924,485	5,947,838	586	3,502,129	2,816,797	3,383,208	11,640	0
51. Wyoming WY	NO	0	0	0	0	0	0	0	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. Northern Mariana Islands MP	NO	0	0	0	0	0	0	0	0
57. Canada CN	NO	0	0	0	0	0	0	0	0
58. Aggregate Other Aliens OT	XXX	0	0	0	0	0	0	0	0
59. Totals (a)	(a) 41	486,886,436	482,740,247	879,373	256,023,356	243,945,356	257,518,073	1,310,983	0
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 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 Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

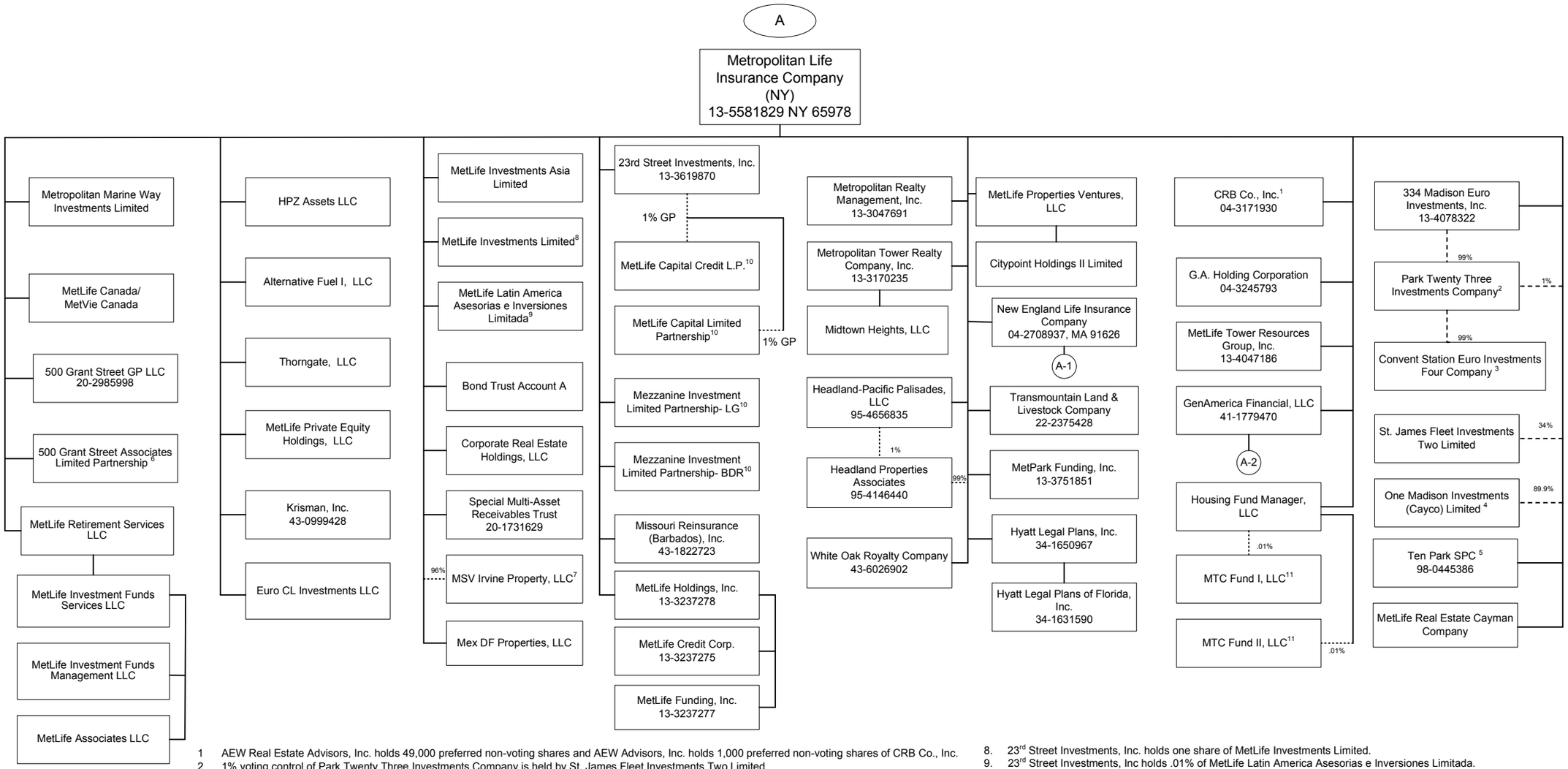
PART 1 - ORGANIZATIONAL CHART



1 97.4738% is owned by MetLife, Inc. and 2.5262% is owned by MetLife International Holdings, Inc.
2 98% is owned by MetLife, Inc. and 2% is owned by MetLife International Holdings, Inc.
3 98.70541% is owned by MetLife, Inc. and 1.29459% 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.
7 86.72% is owned by MetLife, Inc. and 13.28% is owned by MetLife Investors Group, Inc.
8 The operations of the Accident Department have ceased as a result of the transfer of the worker's compensation business to an unrelated party.

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

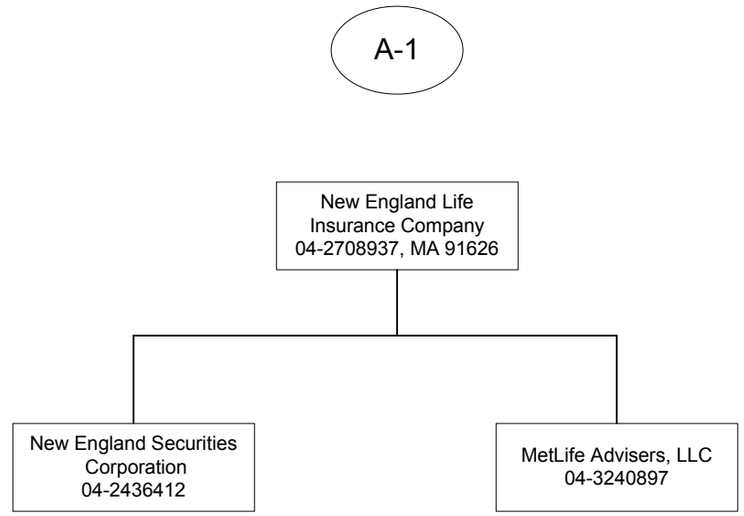
PART 1 - ORGANIZATIONAL CHART



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 23rd Street Investments, Inc.
6 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
7 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.
8. 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.
9. 23rd Street Investments, Inc holds .01% of MetLife Latin America Asesorias e Inversiones Limitada.
10. 1% General Partnership interest is held by 23rd Street Investments, Inc. and 99% Limited Partnership interest is held by Metropolitan Life Insurance Company.
11. Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.

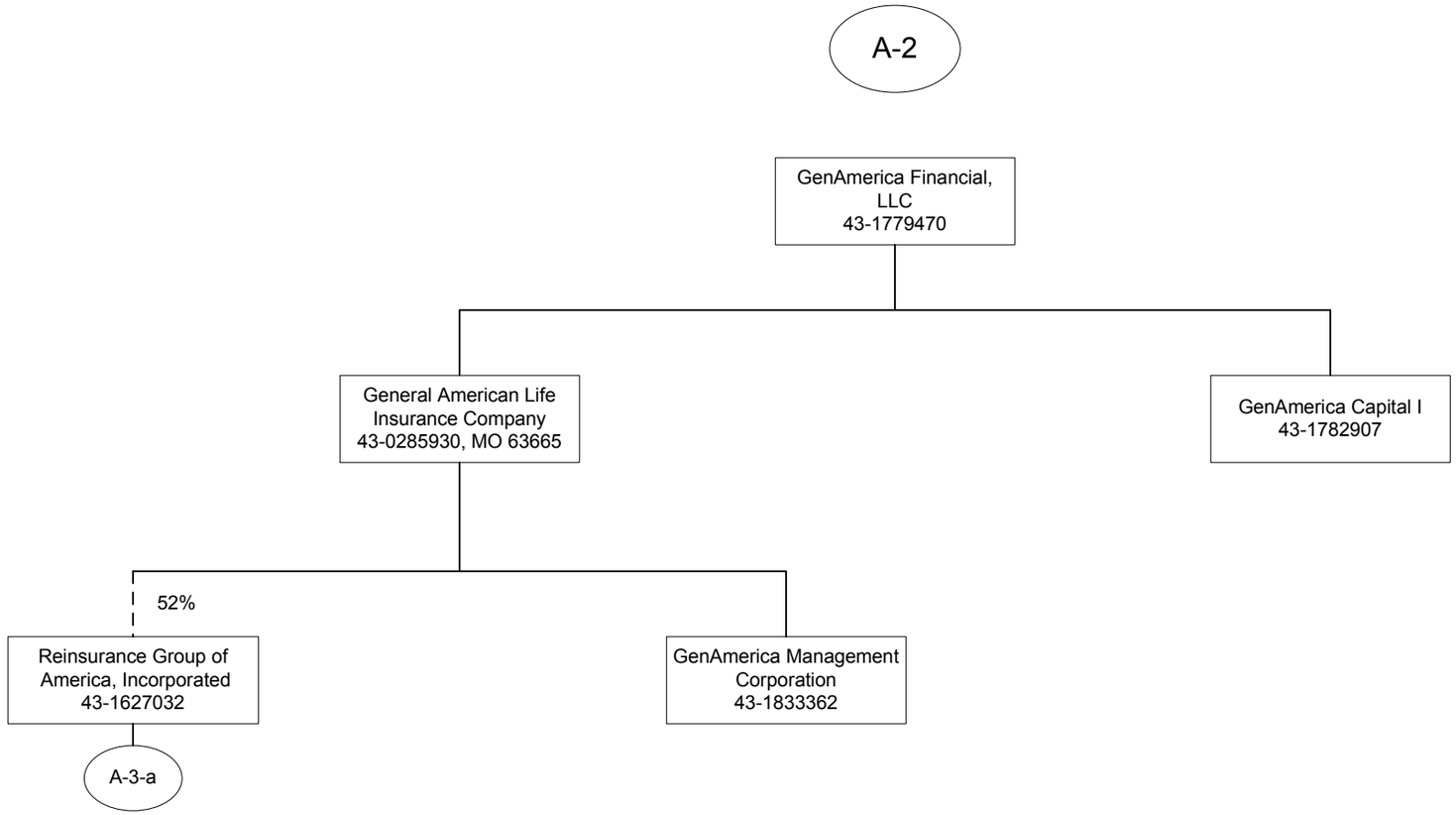
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



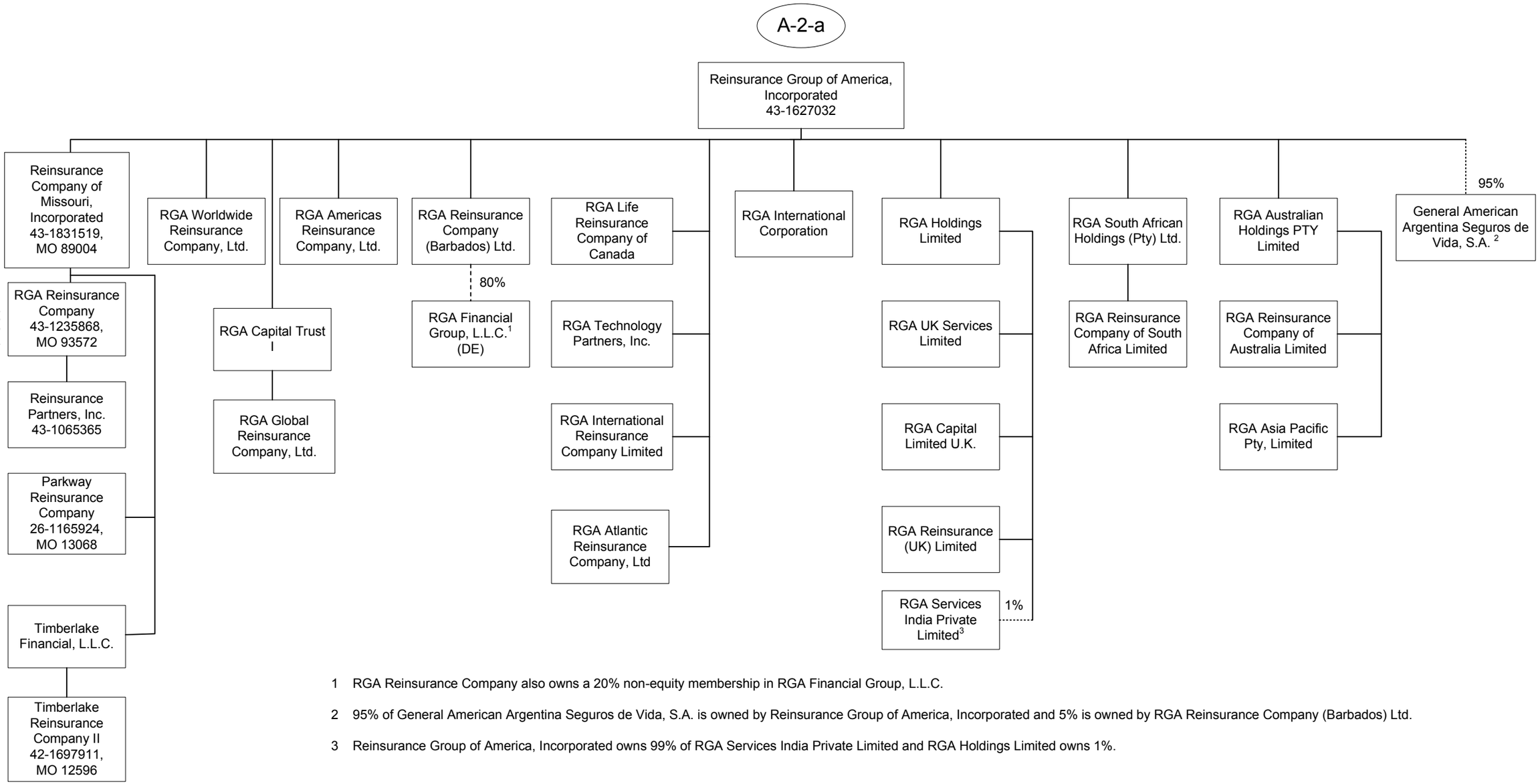
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



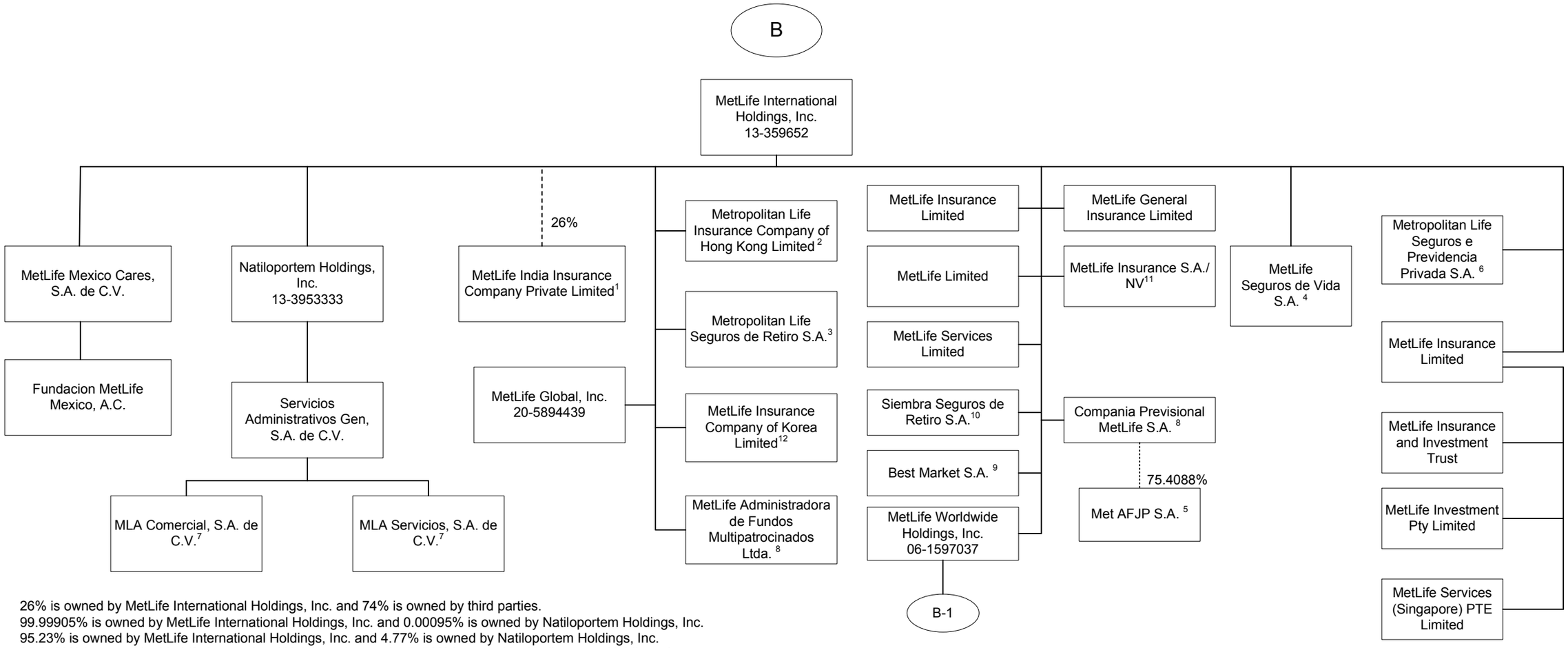
1 RGA Reinsurance Company also owns a 20% non-equity membership in RGA Financial Group, L.L.C.

2 95% of General American Argentina Seguros de Vida, S.A. is owned by Reinsurance Group of America, Incorporated and 5% is owned by RGA Reinsurance Company (Barbados) Ltd.

3 Reinsurance Group of America, Incorporated owns 99% of RGA Services India Private Limited and RGA Holdings Limited owns 1%.

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

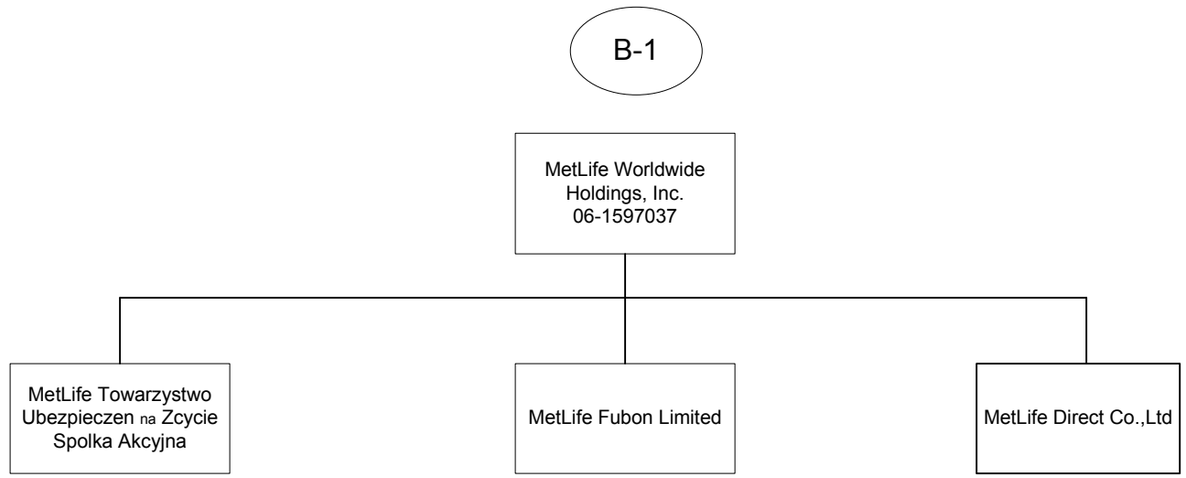
PART 1 - ORGANIZATIONAL CHART



1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.99905% is owned by MetLife International Holdings, Inc. and 0.00095% is owned by Natiloportem Holdings, Inc.
3 95.23% is owned by MetLife International Holdings, Inc. and 4.77% is owned by Natiloportem Holdings, Inc.
4 95.2499% is owned by MetLife International Holdings, Inc. and 4.7473% is owned by Natiloportem Holdings, Inc.
5 75.4088% of the shares of Met AFJP S.A. are held by Compania Previsional MetLife SA, 19.5912% is owned by MetLife Seguros de Vida SA, 3.9689% is held by Natiloportem Holdings, Inc., and 1.0310% is held by Metropolitan Life Seguros de Retiro S.A.
6 74.5485235740% is owned by MetLife International Holdings, Inc., 25.451476126% is owned by MetLife Worldwide Holdings, Inc., and 0.0000003% 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 95.4635% is owned by MetLife International Holdings, Inc. and 4.5364% is owned by Natiloportem Holdings, Inc.
9 5% of the shares are held by Natiloportem Holdings, Inc., and 94.9999% is owned by MetLife International Holdings Inc.
10 96.8819% is owned by MetLife International Holdings, Inc. and 3.1180% is owned by Natiloportem Holdings, Inc.
11 99.9% is owned by MetLife International Holdings, Inc. and 0.1% is owned by third parties.
12 21.22% of MetLife Insurance Company of Korea Limited is owned by MetLife Mexico, S.A. and 78.78% is owned by MetLife International Holdings, Inc.

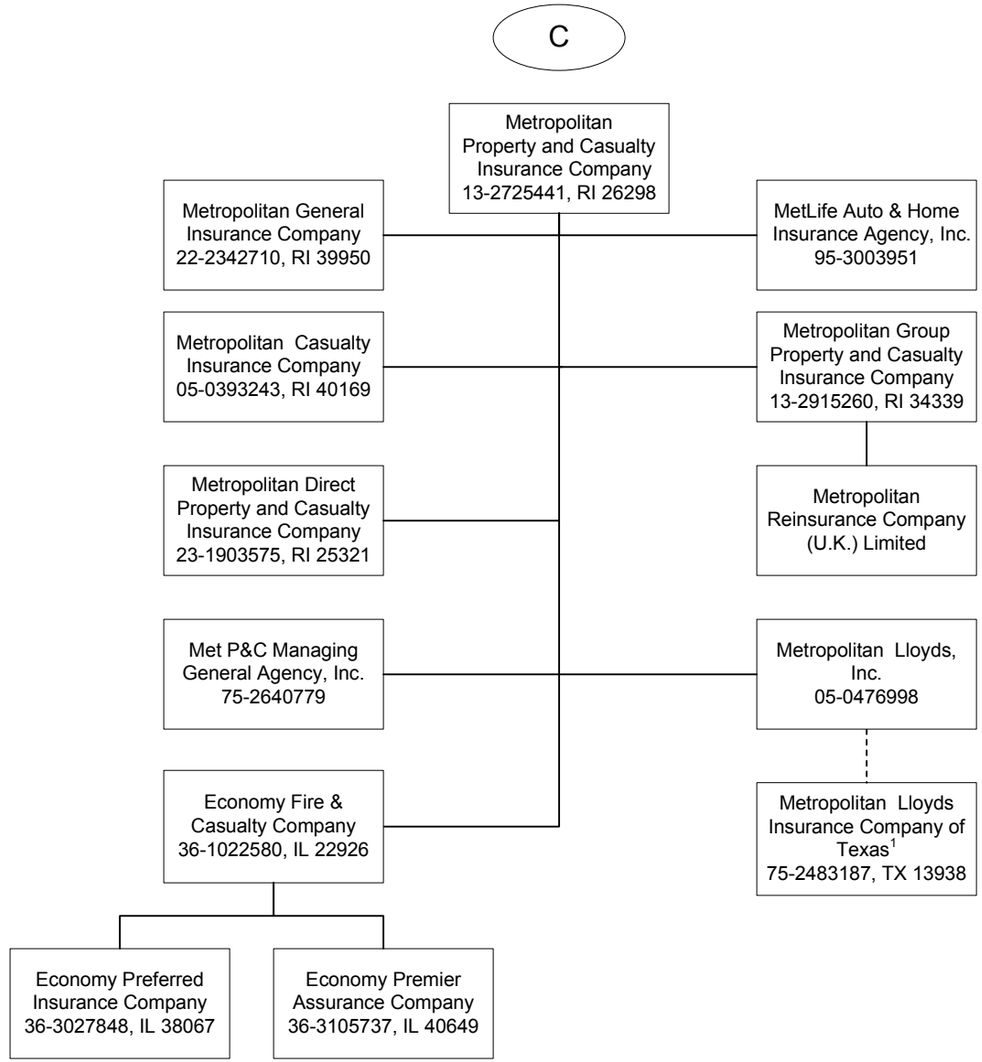
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

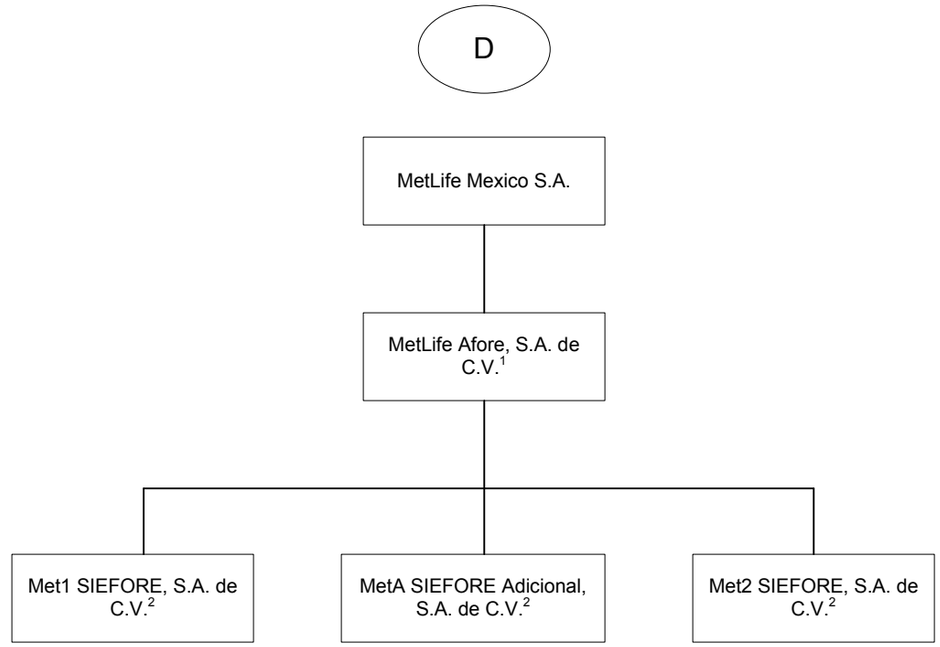
PART 1 - ORGANIZATIONAL CHART



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

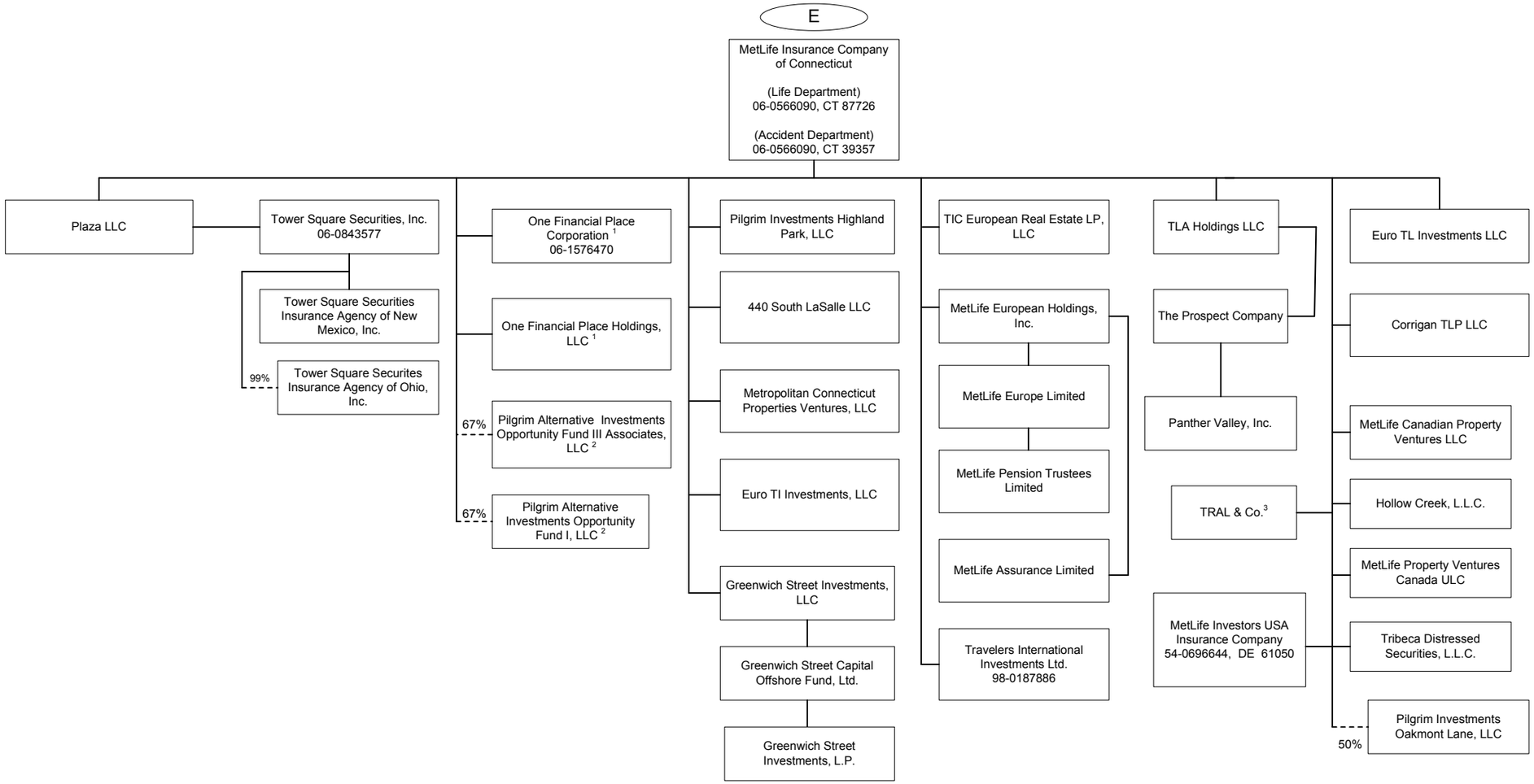


1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.

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



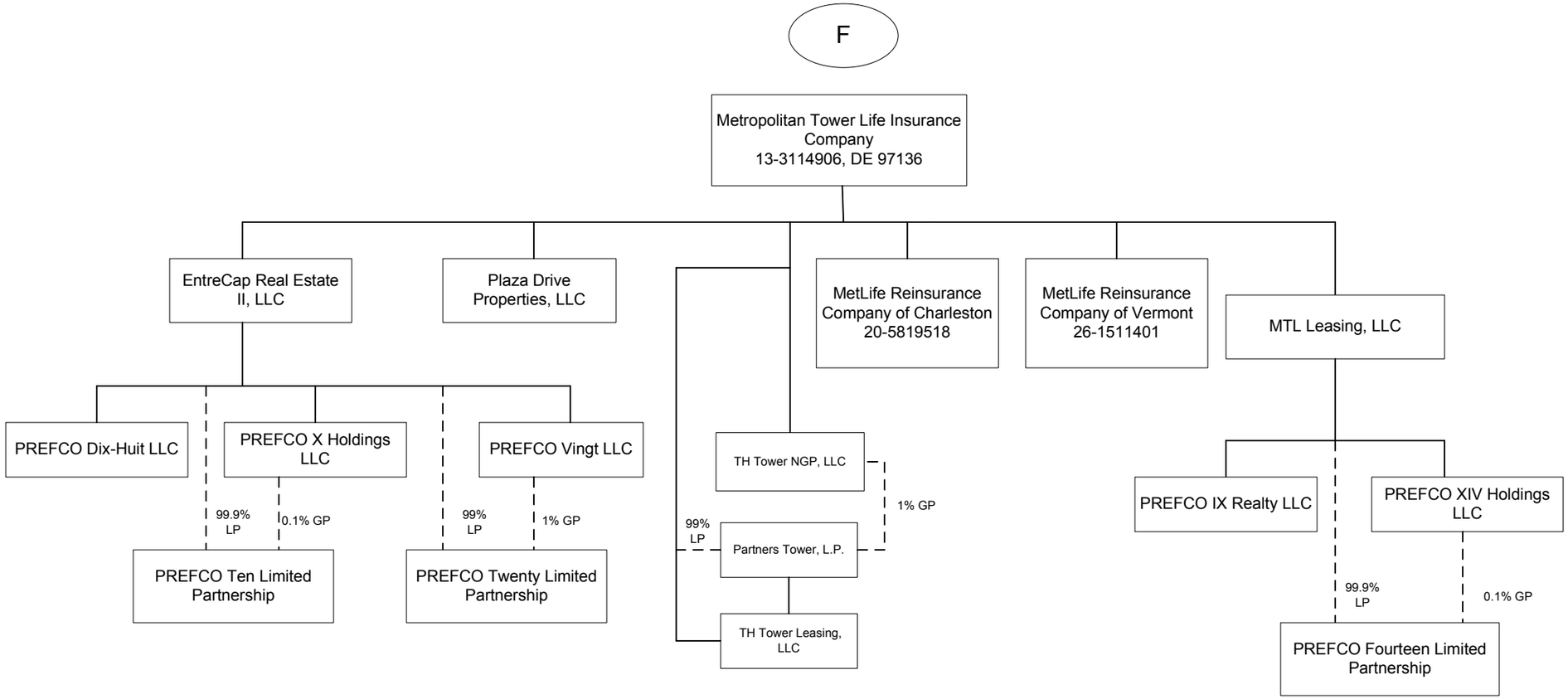
1 100% is owned in the aggregate by MetLife Insurance Company of Connecticut.

2 67% is owned by MetLife Insurance Company of Connecticut and 33% is owned by a third party.

3 TRAL & Co. is a General Partnership. Its partners are MetLife Insurance Company of Connecticut and Metropolitan Life Insurance Company.

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) 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.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Statement of Income Line 14

1404.	Pooled - Dividends, Write-Offs, Payment Fees	3,078,201	1,543,596
1497.	Summary of remaining write-ins for Line 14 from overflow page	3,078,201	1,543,596

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