



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Metropolitan Property and Casualty Insurance Company

NAIC Group Code 0241 (Current) 0241 (Prior) NAIC Company Code 26298 Employer's ID Number 13-2725441

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 08/31/1972 Commenced Business 12/08/1972

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

Main Administrative Office 700 Quaker Lane, Warwick, RI 02886-6669
(Street and Number) (City or Town, State and Zip Code)
401-827-2400 (Area Code) (Telephone Number)

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

Primary Location of Books and Records 700 Quaker Lane, Warwick, RI 02886-6669
(Street and Number) (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, 800-638-4208
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OFFICERS

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

OTHER

William Mark Coggan Vice President Susan Ann Buffum Vice President Christopher Cawley Senior Vice President
Michelle Mohr DeWine Vice President Michael Frederick Convery Vice President Martin William Deede Vice President
Brenda Ann Johnson # Vice President Paul Edward Gavin Vice President Lise Ann Hasegawa Vice President
Paul Anthony Lonnemann Senior Vice President Scott David Kuczmariski Vice President Rudolph Marcus Loney Vice President
Thomas John McHugh Vice President Robert Francis Lundgren Vice President Barbara Jean Lynch Vice President
Margaret Ann Rody Vice President James Earl McIntosh Vice President Barry Gregory Morphis Vice President
Ralph George Spontak Vice President Jonathan Lloyd Rosenthal Vice President Mark Jay Silverman Vice President
Christen White Vice President Edward Elliot Veazey Vice President Michael Clifford Walsh Vice President
Anne Kaiper Wilson Vice President

DIRECTORS OR TRUSTEES

Francis Donnantuono James Louis Lipscomb
William Joseph Mullaney Catherine Amelia Rein
William Douglas Moore Lisa Merry Weber

State of Rhode Island SS:
County of Kent

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
President

Maura C. Travers
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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,775,187,311	0	2,775,187,311	2,988,854,964
2. Stocks (Schedule D):				
2.1 Preferred stocks	446,292,231	0	446,292,231	434,390,992
2.2 Common stocks	748,667,807	1,406,387	747,261,420	738,304,425
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)	76,594	0	76,594	153,131
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 (\$92,243,840 , Schedule E - Part 1), cash equivalents (\$0 , Schedule E - Part 2) and short-term investments (\$17,847 , Schedule DA)	92,261,687	0	92,261,687	(96,944,292)
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Other invested assets (Schedule BA)	110,960,465	0	110,960,465	101,426,317
8. Receivable for securities	0	0	0	247,295
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	4,173,446,095	1,406,387	4,172,039,708	4,166,432,832
11. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
12. Investment income due and accrued	44,205,615	0	44,205,615	49,070,649
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	64,051,350	8,993,219	55,058,131	57,159,348
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	625,909,555	0	625,909,555	616,993,643
13.3 Accrued retrospective premiums	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	19,303,623	6,752,609	12,551,014	13,665,444
14.2 Funds held by or deposited with reinsured companies	153,314	0	153,314	156,593
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	5,110,881	0	5,110,881	0
16.2 Net deferred tax asset	108,268,990	1,951,116	106,317,874	87,522,157
17. Guaranty funds receivable or on deposit	3,981,319	0	3,981,319	4,249,096
18. Electronic data processing equipment and software	24,592,342	24,592,342	0	0
19. Furniture and equipment, including health care delivery assets (\$0)	7,673,405	7,673,405	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0	0
22. Health care (\$0) and other amounts receivable	0	0	0	0
23. Aggregate write-ins for other than invested assets	394,335,421	86,116,223	308,219,198	309,849,473
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	5,471,031,909	137,485,300	5,333,546,608	5,305,099,235
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26. Total (Lines 24 and 25)	5,471,031,909	137,485,300	5,333,546,608	5,305,099,235
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. Accounts Receivable - LYNX	0	0	0	451,919
2302. Advances	24,780	24,780	0	0
2303. COLI	252,043,722	0	252,043,722	239,569,084
2398. Summary of remaining write-ins for Line 23 from overflow page	142,266,919	86,091,443	56,175,476	69,828,470
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	394,335,421	86,116,223	308,219,198	309,849,473

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	1,409,360,456	1,472,180,595
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	47,230	128,448
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	396,730,417	426,790,312
4. Commissions payable, contingent commissions and other similar charges	39,820,345	42,232,319
5. Other expenses (excluding taxes, licenses and fees)	83,629,685	52,457,017
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	14,978,439	15,509,249
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	0	8,366,482
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 \$15,567,822 and including warranty reserves of \$0)	1,225,484,902	1,208,853,392
10. Advance premium	27,791,070	31,210,816
11. Dividends declared and unpaid:		
11.1 Stockholders	1,739,806	919,612
11.2 Policyholders	6,600,007	5,900,003
12. Ceded reinsurance premiums payable (net of ceding commissions)	16,242,920	23,752,177
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	(15,209)	224,751
15. Remittances and items not allocated	1,376,358	864,835
16. Provision for reinsurance (Schedule F, Part 7)	0	1,930,537
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	8,484,200	39,780,223
20. Payable for securities	98,994	22,839,350
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	275,347,328	100,577,356
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	3,507,716,949	3,454,517,473
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	3,507,716,949	3,454,517,473
27. Aggregate write-ins for special surplus funds	0	0
28. Common capital stock	3,000,000	3,000,000
29. Preferred capital stock	315,000,000	315,000,000
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	1,088,693,363	1,088,693,363
33. Unassigned funds (surplus)	419,136,303	443,888,398
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)	1,825,829,666	1,850,581,761
36. TOTALS (Page 2, Line 26, Col. 3)	5,333,546,615	5,305,099,234
DETAILS OF WRITE-INS		
2301. Accounts Payable - Other Insurers	0	(7,839)
2302. Accounts Payable - Security Lending	265,975,748	85,181,963
2303. Deferred Gain	1,794,450	5,742,266
2398. Summary of remaining write-ins for Line 23 from overflow page	7,577,131	9,660,966
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	275,347,328	100,577,356
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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4).....	2,973,443,836	2,932,382,595
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 34, Column 7).....	1,508,321,198	1,439,392,977
3. Loss expenses incurred (Part 3, Line 25, Column 1).....	298,562,978	293,194,445
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	849,216,222	853,905,790
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	2,656,100,398	2,586,493,212
7. Net income of protected cells.....	0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	317,343,438	345,889,382
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	197,465,582	195,088,255
10. Net realized capital gains or (losses) less capital gains tax of \$ 3,058,907 (Exhibit of Capital Gains (Losses)).....	4,816,200	1,294,325
11. Net investment gain (loss) (Lines 9 + 10).....	202,281,782	196,382,580
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 1,931,610).....	(1,931,610)	(4,077,274)
13. Finance and service charges not included in premiums.....	8,364,479	8,415,409
14. Aggregate write-ins for miscellaneous income.....	15,782,796	14,916,818
15. Total other income (Lines 12 through 14).....	22,215,665	19,254,953
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	541,840,886	561,526,915
17. Dividends to policyholders.....	3,377,499	3,822,207
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).....	538,463,386	557,704,708
19. Federal and foreign income taxes incurred.....	137,999,275	172,418,237
20. Net income (Line 18 minus Line 19)(to Line 22).....	400,464,111	385,286,471
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	1,850,581,755	1,782,725,245
22. Net income (from Line 20).....	400,464,111	385,286,471
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (19,219,051).....	(16,292,968)	(16,582,204)
25. Change in net unrealized foreign exchange capital gain (loss).....	397,084	704,419
26. Change in net deferred income tax.....	1,527,782	12,697,213
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3).....	1,773,513	355,462
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	1,930,537	(633,537)
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.....	(414,552,151)	(313,971,314)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(24,752,092)	67,856,511
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	1,825,829,663	1,850,581,755
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. Cash Surrender Value of COLI.....	11,632,971	10,172,416
1402. Group Property and Casualty - Misc. Other Commission.....	44,997	33,480
1403. Loss on Sale of Assets.....	(284)	0
1498. Summary of remaining write-ins for Line 14 from overflow page.....	4,105,112	4,710,922
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	15,782,796	14,916,818
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE
COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,970,972,478	2,928,180,032
2. Net investment income	198,096,536	190,782,968
3. Miscellaneous income	20,107,684	19,273,491
4. Total (Lines 1 through 3)	3,189,176,699	3,138,236,491
5. Benefit and loss related payments	1,571,661,384	1,495,994,001
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	1,149,341,433	1,161,027,681
8. Dividends paid to policyholders	2,677,495	2,122,205
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	152,405,747	123,162,164
10. Total (Lines 5 through 9)	2,876,086,059	2,782,306,051
11. Net cash from operations (Line 4 minus Line 10)	313,090,640	355,930,440
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,117,154,363	1,569,456,857
12.2 Stocks	126,067,982	44,358,460
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	57,931,298	71,459,749
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	(220)
12.7 Miscellaneous proceeds	247,295	10,177,725
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,301,400,938	1,695,452,571
13. Cost of investments acquired (long-term only):		
13.1 Bonds	901,408,698	1,475,291,238
13.2 Stocks	165,186,666	112,499,313
13.3 Mortgage loans	0	0
13.4 Real estate	(73,475)	89,482
13.5 Other invested assets	78,191,506	63,729,082
13.6 Miscellaneous applications	22,796,532	36,884,179
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,167,509,927	1,688,493,294
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)	133,891,011	6,959,277
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	413,731,957	314,634,533
16.6 Other cash provided (applied)	155,956,300	(20,624,996)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(257,775,657)	(335,259,529)
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)	189,205,995	27,630,188
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	(96,944,293)	(124,574,481)
19.2 End of period (Line 18 plus Line 19.1)	92,261,701	(96,944,293)

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

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ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	8,015,936	4,280,474	4,841,774	7,454,635
2.	Allied lines	399,984	530,722	210,554	720,152
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	794,738,078	440,258,291	449,328,092	785,668,277
5.	Commercial multiple peril	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	33,835,079	17,991,219	18,183,149	33,643,149
10.	Financial guaranty	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0
12.	Earthquake	12,342,155	6,478,181	6,844,719	11,975,617
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	8,395,192	1,103,530	1,255,663	8,243,059
16.	Workers' compensation	80,975	42,857	44,452	79,380
17.1	Other liability - occurrence	33,815,950	16,140,543	17,151,920	32,804,573
17.2	Other liability - claims-made	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	1,220,722,698	423,442,661	422,728,618	1,221,436,741
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	877,729,299	298,584,901	304,895,947	871,418,253
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	0	14	14	0
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0
34.	TOTALS	2,990,075,345	1,208,853,392	1,225,484,902	2,973,443,836
DETAILS OF WRITE-INS					
3301.	.....			
3302.	.....			
3303.	.....			
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	4,841,774	0	0	0	4,841,774
2.	Allied lines	210,554	0	0	0	210,554
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	449,328,092	0	0	0	449,328,092
5.	Commercial multiple peril	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	18,183,149	0	0	0	18,183,149
10.	Financial guaranty	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0
12.	Earthquake	6,844,719	0	0	0	6,844,719
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	1,255,663	0	0	0	1,255,663
16.	Workers' compensation	44,452	0	0	0	44,452
17.1	Other liability - occurrence	17,113,677	0	0	38,243	17,151,920
17.2	Other liability - claims-made	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	422,728,618	0	0	0	422,728,618
19.3, 19.4	Commercial auto liability	0	0	0	0	0
21.	Auto physical damage	304,895,947	0	0	0	304,895,947
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	0	0	0	0	0
24.	Surety	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability	0	0	0	14	14
32.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0
34.	TOTALS	1,225,446,645	0	0	38,257	1,225,484,902
35.	Accrued retrospective premiums based on experience					0
36.	Earned but unbilled premiums					0
37.	Balance (Sum of Line 34 through 36)					1,225,484,902
DETAILS OF WRITE-INS						
3301.	.....				
3302.	.....				
3303.	.....				
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0

(a) State here basis of computation used in each case Monthly Pro-rata

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	9,253,588	178,656	.0	.0	1,416,308	8,015,936
2. Allied lines	508,776	41,850	.0	.0	150,642	399,984
3. Farmowners multiple peril	0	0	.0	.0	0	0
4. Homeowners multiple peril	474,353,335	385,832,896	(1,266)	.0	65,446,887	794,738,078
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	17,962,579	18,234,331	.0	.0	2,361,831	33,835,079
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	6,070,398	7,163,078	.0	.0	891,321	12,342,155
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	8,395,192	0	.0	.0	0	8,395,192
16. Workers' compensation	37,400	43,820	.0	.0	245	80,975
17.1 Other liability - occurrence	24,586,166	9,405,017	(3,312)	.0	171,921	33,815,950
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	373,155,033	856,117,923	18,242,316	.0	26,792,574	1,220,722,698
19.3, 19.4 Commercial auto liability	0	0	.0	.0	0	0
21. Auto physical damage	254,552,798	634,232,611	4,597,302	.0	15,653,412	877,729,299
22. Aircraft (all perils)	0	0	.0	.0	0	0
23. Fidelity	0	0	.0	.0	0	0
24. Surety	0	0	.0	.0	0	0
26. Burglary and theft	0	0	.0	.0	0	0
27. Boiler and machinery	0	0	.0	.0	0	0
28. Credit	0	0	.0	.0	0	0
29. International	0	0	.0	.0	0	0
30. Reinsurance - Nonproportional Assumed Property	XXX	0	.0	.0	0	0
31. Reinsurance - Nonproportional Assumed Liability	XXX	0	.0	.0	0	0
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	.0	.0	0	0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0
34. TOTALS	1,168,875,265	1,911,250,182	22,835,040	0	112,885,141	2,990,075,345
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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				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 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	4,120,781	36,916	54,023	4,103,674	3,215,586	3,167,132	4,152,128	55.7
2. Allied lines	944,724	311,406	66,467	1,189,664	1,732,241	2,639,760	282,144	39.2
3. Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril	223,728,003	200,130,542	26,095,634	397,762,911	249,235,846	263,831,833	383,166,925	48.8
5. Commercial multiple peril	0	0	0	0	0	0	0	0.0
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	318,750	0	318,750	37,252	365,835	(9,833)	0.0
9. Inland marine	5,036,024	5,569,515	3,305	10,602,234	7,077,331	8,852,651	8,826,913	26.2
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	1,957,084	2,364,589	(407,505)	(3.4)
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	3,421,117	0	0	3,421,117	897,004	286,292	4,031,829	48.9
16. Workers' compensation	91,003	0	0	91,003	27,337	27,771	90,569	114.1
17.1 Other liability - occurrence	10,789,979	10,769,314	518,083	21,041,210	65,536,282	63,472,454	23,105,037	70.4
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	207,925,660	529,672,781	22,665,315	714,933,126	1,052,576,893	1,099,507,888	668,002,131	54.7
19.3, 19.4 Commercial auto liability	0	0	0	0	62	59	3	0.0
21. Auto physical damage	124,739,491	301,880,992	9,245,665	417,374,818	25,477,183	26,069,227	416,782,774	47.8
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	0	0	0	0.0
26. Burglary and theft	0	0	0	0	0	0	0	0.0
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Reinsurance - Nonproportional Assumed Property	XXX	0	0	0	0	0	0	0.0
31. Reinsurance - Nonproportional Assumed Liability	XXX	302,830	0	302,830	1,590,355	1,595,103	298,082	0.0
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
33. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
34. TOTALS	580,796,782	1,048,993,046	58,648,491	1,571,141,337	1,409,360,456	1,472,180,595	1,508,321,198	50.7
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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	2,436,668	2,780	0	2,439,448	459,861	317,289	1,012	3,215,586	970,240
2. Allied lines	513,392	590,832	5,036	1,099,188	426,178	208,558	1,684	1,732,241	292,574
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	87,566,326	61,407,291	27,077,818	121,895,799	69,571,810	58,066,629	298,391	249,235,846	82,397,150
5. Commercial multiple peril	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	262	0	262	0	36,990	0	37,252	6,072
9. Inland marine	816,162	736,717	248	1,552,631	2,439,876	3,087,612	2,787	7,077,331	1,788,030
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical malpractice - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical malpractice - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	710,916	1,246,168	0	1,957,084	220,417
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	897,004	0	0	897,004	0	0	0	(a) 897,004	0
16. Workers' compensation	15,795	0	0	15,795	6,178	5,364	0	27,337	8,591
17.1 Other liability - occurrence	17,015,376	11,797,545	0	28,812,921	21,380,902	15,427,523	85,064	65,536,282	6,539,445
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	225,343,563	632,978,729	72,199,193	786,123,099	62,788,136	206,251,863	2,586,205	1,052,576,893	288,393,752
19.3, 19.4 Commercial auto liability	0	8,000	8,000	0	0	62	0	62	7
21. Auto physical damage	14,604,513	31,218,703	2,198,221	43,624,995	(11,747,043)	(6,391,923)	8,845	25,477,183	16,112,901
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Reinsurance - Nonproportional Assumed Property	XXX	0	0	0	XXX	0	0	0	0
31. Reinsurance - Nonproportional Assumed Liability	XXX	1,390,355	0	1,390,355	XXX	200,000	0	1,590,355	1,238
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	349,208,799	740,131,213	101,488,517	987,851,496	146,036,814	278,456,135	2,983,989	1,409,360,456	396,730,417
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.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	18,153,051	0	0	18,153,051
1.2 Reinsurance assumed	41,605,986	0	0	41,605,986
1.3 Reinsurance ceded	1,927,817	0	0	1,927,817
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	57,831,220	0	0	57,831,220
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	94,952,018	0	94,952,018
2.2 Reinsurance assumed excluding contingent	0	151,387,283	0	151,387,283
2.3 Reinsurance ceded excluding contingent	0	11,723,429	0	11,723,429
2.4 Contingent - direct	0	4,811,852	0	4,811,852
2.5 Contingent - reinsurance assumed	0	10,126,838	0	10,126,838
2.6 Contingent - reinsurance ceded	0	0	0	0
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	249,554,562	0	249,554,562
3. Allowances to managers and agents	0	0	0	0
4. Advertising	14,558	44,546,994	11	44,561,563
5. Boards, bureaus and associations	1,077,330	8,457,424	0	9,534,754
6. Surveys and underwriting reports	4,606	17,303,421	0	17,308,027
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	125,090,936	225,969,065	1,369,635	352,429,636
8.2 Payroll taxes	10,449,610	17,346,598	76,612	27,872,820
9. Employee relations and welfare	28,678,708	40,936,294	106,079	69,721,081
10. Insurance	0	274,862	0	274,862
11. Directors' fees	0	628	0	628
12. Travel and travel items	4,153,769	13,751,000	95,884	18,000,653
13. Rent and rent items	15,838,583	37,654,518	84,974	53,578,075
14. Equipment	7,572,391	10,600,005	27,421	18,199,817
15. Cost or depreciation of EDP equipment and software	2,012,122	14,420,292	0	16,432,414
16. Printing and stationery	2,033,605	5,712,644	17,594	7,763,843
17. Postage, telephone and telegraph, exchange and express	6,631,436	21,719,957	234,932	28,586,325
18. Legal and auditing	4,154,904	1,458,272	0	5,613,176
19. Totals (Lines 3 to 18)	207,712,558	460,151,974	2,013,142	669,877,674
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	216,474	68,086,063	0	68,086,063
20.2 Insurance department licenses and fees	0	3,622,377	0	3,622,377
20.3 Gross guaranty association assessments	0	2,003,424	0	2,003,424
20.4 All other (excluding federal and foreign income and real estate)	0	1,475,032	0	1,475,032
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	75,186,896	0	75,186,896
21. Real estate expenses	0	126,274	0	126,274
22. Real estate taxes	0	68,659	0	68,659
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	33,019,200	64,127,857	1,043,383	98,190,440
25. Total expenses incurred	298,562,978	849,216,222	3,056,525 (a)	1,150,835,725
26. Less unpaid expenses - current year	396,730,417	138,428,470	0	535,158,887
27. Add unpaid expenses - prior year	426,790,312	110,198,585	0	536,988,896
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)	328,622,872	820,986,337	3,056,525	1,152,665,734
DETAILS OF WRITE-INS				
2401. Income from Services	(157,234)	(19,694)	0	(176,928)
2402. LAD Service Fees	0	2,151,595	0	2,151,595
2403. Miscellaneous	219,026	20,161,428	123,179	20,503,633
2498. Summary of remaining write-ins for Line 24 from overflow page	32,957,408	41,834,528	920,204	75,712,140
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	33,019,200	64,127,857	1,043,383	98,190,440

(a) Includes management fees of \$279,101,625 to affiliates and \$21,436,518 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 355,251	345,085
1.1 Bonds exempt from U.S. tax	(a) 143,830,342	140,604,113
1.2 Other bonds (unaffiliated)	(a) 23,540,380	22,731,838
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 29,996,591	29,285,331
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	1,864,414	1,796,629
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 1,915,572	1,915,572
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 308,978	270,747
7. Derivative instruments	(f) 44,100	41,279
8. Other invested assets	3,958,531	3,958,531
9. Aggregate write-ins for investment income	(282,709)	(282,709)
10. Total gross investment income	205,531,450	200,666,416
11. Investment expenses		(g) 3,056,525
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 140,054
14. Depreciation on real estate and other invested assets		(i) 4,255
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		3,200,834
17. Net investment income (Line 10 minus Line 16)		197,465,582
DETAILS OF WRITE-INS		
0901. Interest Received - Involuntary Reinsurance	966,142	966,142
0902. Make Whole Provision	1,975,282	1,975,282
0903. Miscellaneous Interest	641,637	641,637
0998. Summary of remaining write-ins for Line 9 from overflow page	(3,865,770)	(3,865,770)
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(282,709)	(282,709)
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 \$ 12,133,524 accrual of discount less \$ 7,906,245 amortization of premium and less \$ 4,023,109 paid for accrued interest on purchases.
- (b) Includes \$ 30,016 accrual of discount less \$ 18,959 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 \$ 258,922 accrual of discount less \$ 3,178 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	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	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	(477,827)	0	(477,827)	0	0
1.2 Other bonds (unaffiliated)	741,931	(176,582)	565,349	(2,633,866)	397,084
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	2,447,778	(444,125)	2,003,653	(52,204,641)	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	5,674,412	(217,421)	5,456,991	(6,295,594)	0
2.21 Common stocks of affiliates	0	0	0	36,752,233	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	88	0	88	0	0
7. Derivative instruments	347,915	0	347,915	(404,092)	0
8. Other invested assets	0	0	0	(10,726,060)	0
9. Aggregate write-ins for capital gains (losses)	(21,062)	0	(21,062)	19,219,051	0
10. Total capital gains (losses)	8,713,235	(838,128)	7,875,107	(16,292,969)	397,084
DETAILS OF WRITE-INS					
0901. Deferred Tax Asset	0	0	0	19,219,051	0
0902. Securities Write-off	(21,062)	0	(21,062)	0	0
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)	(21,062)	0	(21,062)	19,219,051	0

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE
COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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	1,406,387	1,370,052	(36,335)
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)	1,406,387	1,370,052	(36,335)
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	8,993,219	7,634,050	(1,359,169)
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	6,752,609	5,199,350	(1,553,259)
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	1,951,116	0	(1,951,116)
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software	24,592,342	23,999,350	(592,992)
19. Furniture and equipment, including health care delivery assets	7,673,405	7,969,583	296,178
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	86,116,223	93,086,428	6,970,205
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	137,485,300	139,258,813	1,773,513
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
26. Total (Lines 24 and 25)	137,485,300	139,258,813	1,773,513
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. Advances	24,780	50,753	25,973
2302. Deferred Assets	(1)	(1)	0
2303. Deferred Expenses	15,920,692	17,177,215	1,256,523
2398. Summary of remaining write-ins for Line 23 from overflow page	70,170,752	75,858,461	5,687,709
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	86,116,223	93,086,428	6,970,205

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan 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 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 the following affiliated consolidated subsidiaries: Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Economy Fire & Casualty Company, and the Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA (See Note 10.B.). As of December 31, 2007, the Company owned 100% of the outstanding common stock of the following affiliated unconsolidated subsidiaries: Metropolitan Lloyds, Inc., MetLife Auto & Home Insurance Agency, Inc., and Met P&C Managing General Agency, Inc.

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 48 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Connecticut, Massachusetts, New York and Rhode Island for the year ended December 31, 2007. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

The Company distributes its property-liability products through different distribution systems including exclusive agents, work-site marketing, direct response and independent agents.

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 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;

NOTES TO 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
- (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) Investments in partnerships, joint ventures and limited liability corporations are accounted for under the equity method of accounting. Undistributed earnings of these entities are recognized in the unrealized gains or losses.
- (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

Effective September 30, 1999, the Company acquired the standard personal lines property and casualty operations ("SPPI") of St. Paul Fire and Marine Insurance Company ("St. Paul"). Such transactions included the purchase of Economy Fire & Casualty Company and Subsidiaries (the "Economy Companies") through a Stock and Asset Purchase Agreement and the assumption of the remaining SPPI inforce policies from St. Paul and 13 of its subsidiaries through a Buyer Reinsurance and Facility Agreement. The Economy Companies, Economy Fire & Casualty Company, Economy Premier Assurance Company and Economy Preferred Insurance Company are reported as a component of the investment using the Statutory purchase method of accounting.

The cost of acquiring the Economy Companies was \$442,056,365 and the amount of goodwill is \$159,462,713. The amortization of goodwill recorded was \$15,146,268 for the periods ended December 31, 2007 and December 31, 2006 which was recorded as unrealized capital gains and had no effect on the Income Statement.

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.

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

- A. No due and accrued interest was excluded (non-admitted) from investment income.
- B. Not Applicable

8. Derivative Instruments

Overview

The Company, in connection with its insurance operations, uses derivatives: (i) to reduce market risks from changes in foreign currency values; (ii) to hedge against changes in the value of investments due to credit events; and (iii) to replicate the investment performance of otherwise permissible investments. Insurance statutes restrict the Company's use of derivative securities primarily to hedging activities intended to offset changes in the market value of assets held, obligations, and anticipated transactions and prohibit the use of derivatives for speculation.

The Company, at inception, designates derivatives as either (i) a hedge of the fair value of a recognized asset or liability or an unrecognized firm commitment ("fair value hedge") or (ii) a hedge of a forecasted transaction or of the variability of cash flows to be received or paid related to a recognized asset or liability ("cash flow hedge"). A derivative designated as a hedging instrument must be highly effective in offsetting the designated risk. Effectiveness of the hedge is formally assessed at inception and throughout the life of the hedging relationship.

The Company can hold cash flow and fair value derivatives that hedge bonds and liability portfolios; the derivatives that hedge those assets and liabilities are valued in a manner consistent with the underlying hedged item. Bonds that have an NAIC rating of one through five are carried at amortized cost; therefore, the derivatives are also carried at amortized cost. Bonds that have an NAIC rating of six are carried at the lower of amortized cost or market; therefore, the derivatives are also carried at the lower of amortized cost or market. Liabilities that the Company owns are carried at amortized cost, therefore, the derivatives are carried at amortized cost. Effective currency swaps have a foreign currency adjustment recorded under the provisions of SSAP 23.

To the extent the Company chooses not to designate its derivatives for hedge accounting, the changes in their fair value are included in "Changes in net unrealized capital gains (losses)", and any fair value attributable to changes in foreign exchange rates are recognized in "Changes in net unrealized foreign exchange capital gains (losses)".

The Company discontinues hedge accounting prospectively when: (i) it is determined that the derivative is no longer highly effective in offsetting changes in the fair value or cash flows of a hedged item (including hedged items such as firm commitments or forecasted transactions); (ii) the derivative expires or is sold, terminated, or exercised; (iii) it is no longer probable that the forecasted transaction will occur; or (iv) a hedged firm commitment no longer meets the definition of a firm commitment; (v) the Company removes the designation of the hedge; or (vi) the derivative is deemed to be impaired.

When hedge accounting is discontinued because it is determined that the derivative is not highly effective in offsetting changes in the fair value or cash flows of a hedged item, the derivative is carried on the balance sheet at its fair value, with changes in fair value recognized in "Changes in net unrealized capital gains (losses)", and any fair value attributable to changes in foreign exchange rates are recognized in "Changes in net unrealized foreign exchange capital gains (losses)".

Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item.

Types of Derivative Instruments

Foreign currency swaps are used by the Company to reduce the risks from fluctuations in foreign currency exchange rates associated with its assets or liabilities denominated in foreign currencies. In a foreign currency swap, the Company agrees with another party to exchange, at specified intervals, the difference between one currency and another at a forward exchange rate calculated by reference to an agreed principal amount. The principal amount of each currency is exchanged at the inception and termination of the swap by each party. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by the counterparty for payments made in the same currency at each due date. See Schedule DB, Part C.

Credit default swaps are used by the Company to hedge against changes in the value of its investments due to credit events. In a credit default swap, the Company agrees with another party, at specified intervals, to pay a premium to insure credit risk. If a credit event, as defined by the contract, occurs, generally the contract will require the swap to be settled gross by the delivery of par quantities of the referenced investment equal to the specified swap notional in exchange for the payment of cash amounts by the counterparty equal to the par value of the investment surrendered. See Schedule DB, Part C.

The Company uses derivatives to synthetically create investments that are either more expensive to acquire or otherwise unavailable in the cash markets. This is done through the use of replicated synthetic asset transactions ("RSATs").

NOTES TO FINANCIAL STATEMENTS

RSATs are a combination of a written credit default swap and a U.S. Treasury, Agency security, or other fixed maturity holdings. See Schedule DB, Part F.

Fair Value Hedges

The Company held no fair value hedges during the years ended December 31, 2007 and 2006.

Cash Flow Hedges

The Company designates and accounts for foreign currency swaps to hedge the foreign currency cash flow exposure of foreign currency denominated investments as cash flow hedges, when they have met the effectiveness requirements of SSAP No. 86.

In assessing effectiveness, no component of the derivative's gain or loss was excluded.

There were no hedged forecasted transactions, other than the receipt or payment of variable interest payments for the years ended December 31, 2007 and 2006.

Non-Qualifying Derivatives

The Company enters into the following derivatives that do not qualify for hedge accounting under SSAP No. 86 or for purposes other than hedging: (i) foreign currency swaps to minimize its exposure to adverse movements in exchange rates; and (ii) credit default swaps to minimize its exposure to adverse movements in credit.

There were no amounts recorded in "Changes in net unrealized capital gain (losses)" for the years ended December 31, 2007 and 2006 from derivatives that no longer qualify for hedge accounting.

Credit Risk

The Company enters into various collateral agreements, which require both the pledging and accepting of collateral in connection with its derivative instruments. As of December 31, 2007 and 2006, the Company had not pledged or accepted collateral in connection with the collateral agreements.

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)	125,839,179	117,459,913
Total of all deferred income tax liabilities	(17,570,189)	(29,937,756)
Net deferred tax asset	108,268,990	87,522,157
Total deferred income tax assets non-admitted		
in accordance with SSAP No. 10, Income Taxes	(1,951,116)	0
Total net admitted deferred tax asset (liability)	106,317,874	87,522,157
(Increase) decrease in deferred income tax assets non-admitted by NAIC SAP	(1,951,116)	5,850,958

- 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	137,999,275	172,306,062
Foreign	0	112,175
Total Income tax on gain from operations	137,999,275	172,418,237
Federal income tax on capital gains and losses	3,058,907	664,687
Federal and foreign income taxes incurred	141,058,182	173,082,924

NOTES TO FINANCIAL STATEMENTS

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

	12/31/07	12/31/06	Change
Deferred tax assets:			
Employee benefits	0	(3,060,660)	3,060,660
Reserves	93,592,597	93,265,129	327,468
Investments	7,681,147	0	7,681,147
Nonadmitted Assets	24,565,435	27,255,444	(2,690,009)
Total deferred income tax assets-(admitted and non-admitted)	125,839,179	117,459,913	8,379,266
Total deferred income tax assets - (non-admitted by NAIC SAP)	(1,951,116)	0	(1,951,116)
Total deferred tax assets - (admitted by NAIC SAP)	123,888,063	117,459,913	6,428,150
Deferred tax liabilities:	12/31/07	12/31/06	Change
Employee benefits	(10,457,531)	0	(10,457,531)
Investments	0	(19,659,552)	19,659,552
Other	(7,112,658)	(10,278,204)	3,165,546
Total deferred income tax liability:	(17,570,189)	(29,937,756)	12,367,567
Net admitted deferred tax asset (liability)	106,317,874	87,522,157	18,795,717
		Tax effect of change in non-admitted assets	1,951,116
		Tax effect of unrealized gains (losses)	(19,219,051)
			1,527,782

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%	186,776,516
Net realized capital gains @ 35%	2,756,287
Tax exempt income	(46,455,313)
Dividends received deduction	(6,472,818)
Change in non-admitted	2,690,009
Prior year adjustments and accruals	(206,207)
Other	441,926
Total	139,530,400
Federal and foreign income taxes incurred including tax on realized capital gains/losses	141,058,182
Change in net deferred income tax	(1,527,782)
Total statutory income taxes	139,530,400

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 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.

NOTES TO FINANCIAL STATEMENTS

- (2) The Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA with a book value of \$7,358,644 and a statement value of \$13,231,088 on page 2.
- (3) The MetLife employees provide management, administrative remittance processing, information technology, investment and policyholder service functions for the Company. Metropolitan Property and Casualty establishes guidelines for reasonable determination of costs and services provided, based on time spent or use of services, and charges its subsidiaries for services rendered. The charges for such services to the Company were \$295,457,419 and \$301,094,993 during 2007 and 2006, respectively. At December 31, 2007 and 2006, the Company had balances due to Metropolitan Life Insurance Company (“Metropolitan”) of \$6,622,665 and \$39,349,364 respectively, pursuant to such agreement.
- (4) Asset Transfers

The Company received a common stock dividend from its affiliates, Metropolitan General Insurance Company (Met GEN) and Metropolitan Casualty Insurance Company (Met CAS) on September 24, 2004 totaling \$1,094,145 and \$2,188,290, respectively. The Company received the proceeds from investments in bonds of \$3,282,435 including accrued interest of \$54,000 from Met GEN and Met CAS. The Company recorded a deferred realized capital gain liability and an unrealized capital gain adjustment to surplus of \$116,844 on the bond investment transfer for the difference between the fair value \$3,228,435 and book value of \$3,111,591 on the transaction date. The realized capital gain had no impact on the Company’s surplus. The Company recorded the investments in bonds at their fair value of \$3,228,435 on the transaction date.

The Company received a common stock dividend from its affiliate, Metropolitan Group Property Casualty Insurance Company on April 16, 2004 totaling \$60,000,000. The Company received cash of \$568,965 and investments in preferred stock with a fair value of \$59,431,035. The Company recorded a deferred realized capital gain liability and a unrealized capital gain adjustment to surplus of \$8,042,066 on the preferred stock investment transfer for the difference between the fair value \$59,431,035 and Metropolitan Group Property Casualty Insurance Company’s book value of \$51,388,969 on the transaction date. The realized capital gain had no impact on the Company’s surplus. The Company recorded the investments in preferred stock at their fair value of \$59,431,035 on the transaction date.

For the year ended 12/31/2007, the Company’s deferred gain liability has been reduced \$3,947,816 to a balance of \$1,794,450 as a result of the sale of the investments to independent third parties.

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

	December 31, 2007	December 31, 2006
	<u>Due From (To)</u>	<u>Due From (To)</u>
Economy Fire & Casualty Company	\$ 81,527	\$ (189,041)
Economy Preferred Insurance Company	(25,888)	(32,536)
Economy Premier Assurance Company	(282,196)	(74,834)
General American Life Insurance Company	3	555
Met P&C Managing General Agency, Inc.	0	8,471
MetLife Auto & Home Insurance Agency, Inc.	2,085	(6,304)
MetLife Credit Corp.	(1,320)	0
MetLife General Insurance Agency	(1,010,731)	0
MetLife Group, Inc.	(750)	27,823
MetLife Insurance Company (MetLife)	(6,622,254)	(39,349,364)
MetLife Investors Group	229	0
MetLife Investors USA Insurance Company	0	87
MetLife Services and Solutions	(269,999)	0
MetLife, Inc. (MET)	(367,593)	(200,402)
Metropolitan Casualty Insurance Company	112,776	175,544
Metropolitan Direct Property and Casualty Insurance Company	6,017	14,576
Metropolitan General Insurance Company	(2,673)	(35,652)
Metropolitan Group Property and Casualty Insurance Company	(83,339)	(130,945)
Metropolitan Lloyds Insurance Company of Texas	(20,053)	(11,914)
Metropolitan Property Casualty Insurance Company	(51)	0
Texas Life Insurance Company	10	0
Travelers Insurance Company Life Department	0	23,713
Total	\$ <u><u>(8,484,200)</u></u>	\$ <u><u>(39,780,223)</u></u>

- E. Not Applicable

NOTES TO FINANCIAL STATEMENTS

- 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

- A. Defined Benefit Plan

Not Applicable.

- B. Defined Contribution Plan

Not Applicable.

- C. Multiemployer Plan

Not Applicable.

- D. Consolidated/Holding Company Plans – Pension and Postretirement

Savings and Investment Plans - Metropolitan Life Insurance Company (“Metropolitan”) sponsors and administers qualified and non-qualified defined contribution savings and investment plans in which substantially all employees of the Company participate. A portion of employee contributions are matched in accordance with the terms of the respective plans. Under agreement between the Company and Metropolitan, the Company is responsible to reimburse Metropolitan for any such matching contributions made on behalf of the employees of the Company. The Company made contributions and recognized a corresponding expense of \$6.700 million and \$6.789 million, respectively, related to these plans for the years ended December 31, 2007 and 2006.

Pension Plans - Metropolitan sponsors and administers a qualified defined benefit pension plan in which all eligible (as defined in the plan) employees and sales representatives of the Company participate. The benefits are determined using a traditional formula or cash balance formula. Under the traditional formula benefits are calculated using years of credited service and either final average or career average earnings. The cash balance formula utilizes hypothetical or notional accounts to which participants are credited with benefits equal to a percentage of eligible pay as well as interest credits.

The Company records a prepaid or accrued pension benefit cost equivalent based on its participation in the qualified pension plan’s assets and accrued benefit obligation. As of December 31, 2007 and 2006, the Company’s participation in the qualified pension plan’s assets exceeded its participation in the plan’s accrued benefit obligation. Accordingly, the Company recorded prepaid pension benefit cost equivalents of \$70.187 million and \$75.860 million at December 31, 2007 and 2006, respectively, which were reported as non-admitted assets.

Under agreement with Metropolitan, the Company is allocated expense equal to the actuarially determined net periodic benefit cost accrued with respect to its employees. The Company’s allocated expense with respect to the qualified defined benefit pension plan was \$5.673 million and \$8.870 million for the years ended December 31, 2007 and 2006, respectively.

The Company reimburses Metropolitan for any required or discretionary contributions made to the qualified pension plan, determined as an amount equal to the pro-rata portion of the obligation accrued on behalf of the employees of the Company to the total benefit obligation of the plan. The Company reimburses Metropolitan

NOTES TO FINANCIAL STATEMENTS

for contributions to the qualified pension plan. No reimbursement for contributions was made during 2007. The Company's reimbursement to Metropolitan was \$14.123 million during the year ended December 31, 2006.

Metropolitan also sponsors and administers a non-qualified defined benefit pension plan that provides benefits, in excess of amounts permitted by government agencies, to certain executive level employees of the Company on substantially the same terms as those of the qualified plan. The Company reported accrued pension benefit cost equivalents related to the non-qualified defined benefit pension plan of \$8.555 million and \$8.131 million at December 31, 2007 and 2006 respectively, which is included in accrued expenses. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the non-qualified defined benefit pension plan was \$0.621 million and \$0.612 million for the years ended December 31, 2007 and 2006, respectively. As an unfunded obligation, the Company's contributions represent benefit payments to its retired employees. Such benefit payments totaled \$0.197 million and \$0.525 million for the years ended December 31, 2007 and 2006, respectively.

E. Postemployment Benefits and Compensated Absences

Postemployment and Other Postretirement Benefit Plans - Employees and retirees who meet age and service criteria while working for the Company may become eligible for postemployment and other postretirement medical and life benefits, at various levels, in accordance with the applicable plans. These postemployment and other postretirement benefit plans are also sponsored and administered by Metropolitan. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the postemployment and other postretirement benefit plans was \$5.039 million and \$7.393 million for the years ended December 31, 2007 and 2006, respectively. Accrued postemployment and other postretirement benefit cost equivalents, which are included in accrued expenses, were \$39.416 million and \$39.577 million at December 31, 2007 and 2006, respectively. Although Metropolitan has partially funded the other postretirement and postemployment plans, it has been its practice to fund benefit payments as they come due from general assets. Accordingly, the Company reimbursed Metropolitan for benefit payments to its retirees and employees in the amount of \$3.357 million and \$3.252 million for the years ended December 31, 2007 and 2006, respectively.

F. Impact of Medicare Modernization Act on Postretirement Benefits

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

- (1) The Company has 315,000 shares authorized, 315,000 shares issued and outstanding of Series C Adjustable Rate Cumulative Preferred Stock with a par value per share of \$1,000 as of December 31, 2007 and a maturity date on or before December 8, 2036. 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) On December 6, 2006, the Company received approval from Rhode Island Department of Business Regulation Insurance Division to redeem 315,000 shares of its issued and outstanding Series B Adjustable Rate Preferred Stock and issue 315,000 shares of Series C Adjustable Rate Preferred Stock. In a noncash transaction on December 8, 2006, the Company redeemed 315,000 shares of its Series B Adjustable Preferred Stock and issued 315,000 shares of Series C Adjustable Rate Preferred Stock. The Series C Adjustable Rate Preferred Stock shall be redeemed on or before the December 8, 2036. The dividend payment dates and dividend rates are unchanged from the Series B Adjustable Rate Preferred Stock. Preferred dividends are payable quarterly in arrears beginning February 15, 2007 at the Applicable Rate which will be recalculated on the first business day after each quarterly dividend payment date based on the product of (1 – the highest federal income tax rate for corporations applicable during such dividend period) times (the "AA" Composite Commercial Paper (Financial) Rate + 180 basis points). Dividends paid on preferred stock were \$13,731,957 and \$14,634,533 for the periods ended December 31, 2007 and 2006, respectively. Dividends paid on common stock were \$400,000,000 and \$300,000,000 for the periods ended December 31, 2007 and 2006, respectively.
- (3) – (4) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MetLife, Inc and its affiliates 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 MetLife, Inc and its affiliates 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 Company may not pay any common or preferred stock dividends to MetLife, Inc and its affiliates in 2008 without prior regulatory.
- (5) – (8) Not Applicable.
- (9) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was \$4,453,216.

NOTES TO FINANCIAL STATEMENTS

(10) - (12)

Not Applicable.

(13) On September 27, 2007 the Company's Board of Director approved a \$400 million extraordinary cash dividend on its outstanding common stock, payable to MetLife, Inc. The Company received approval for this common stock dividend from the RI Insurance Division on November 29, 2007 and paid the dividend on December 21, 2007. MPC paid extraordinary preferred stock dividends of \$2,758,836, \$3,553,436, \$3,678,448, and \$3,741,237 on February 15, 2007, May 15, 2007, August 15, 2007, and November 15, 2007, respectively, to MetLife Credit Corporation. MPC received approval for these preferred stock dividends from the Rhode Island Department of Business Regulation Insurance Division on February 13, 2007 for the February dividend payment, on May 11, 2007 for the May dividend payment, on July 16, 2007 for the August dividend payment, and on October 12, 2007 for the November dividend payment.

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Assessments

(1) Guarantee Fund Assessments

The Company had initially estimated and recorded an accrual related primarily to the Reliance Insurance Company insolvency resulting in a liability of \$6,641,426 and an asset of \$2,828,724 for future premium tax offsets. There is no method to determine as to when these payments will be paid out or when all the premium tax offsets will be taken. The Company recorded charges to operations of \$(2,576,398), and \$0 as of December 31, 2007 and December 31, 2006, respectively. In June 2007, the accrual for the State of New York was removed. The Reliance insolvency and related accrual for NY is processed as part of the NY Property Casualty Fund. The NY Property Casualty Fund accrual has been included in the taxes, licenses and fees financial statement line. In addition, minor adjustments were made to several states (Florida, Mississippi, New Hampshire, Rhode Island, Missouri, and Tennessee) resulting in a guaranty fund liability of \$4,270,737 and a guaranty fund asset of \$2,683,383 as of December 31, 2007 for the Reliance insolvency.

(2) Other Assessments

Citizens Property Insurance Corporation ("Citizens") was created by the state of Florida to provide insurance to property owners unable to obtain coverage in the private insurance market. Citizens can levy an assessment on participating companies for a financial deficit. Citizens reported losses from Hurricane Wilma in the fourth quarter of 2005, which followed losses from the hurricanes that struck Florida in the third quarter of 2004 and a deficit for the 2004 plan year.

The Company was assessed \$1,531,969 by Citizens for the 2004 year. This assessment was paid in September 2005. As of December 31, 2007, the Company has collected \$1,431,943 and recorded a charge to operations of \$100,026 for the remaining assessment that will not be recouped.

The Company was assessed \$501,177 by Citizens for the 2005 year. This assessment was paid in December 2006 and the Company expected to begin to recoup the entire amount over a one year period. As of December 31, 2007, the Company has collected \$334,787 and recorded a charge to operations of \$166,390 for the remaining assessment that will not be recouped.

Similarly, the Company was assessed \$1,744,253 by Louisiana Citizens Property Insurance Corporation ("LA Citizens") related to LA Citizens' estimated plan losses related to Hurricanes Katrina and Rita. This assessment was paid in December 2005. As of December 31, 2007, the Company has collected \$1,701,690 and recorded a charge to operations of \$42,563 for the remaining assessment that will not be recouped.

C. Gain Contingencies

Not Applicable.

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

The dollar amount of any claims/losses related to extra contractual obligation lawsuits or bad faith lawsuits paid during the reporting period was \$1,306,573 for a total of 15 such claims.

E. All Other Contingencies

(1) All of the information in this footnote is being reported on combined basis for Metropolitan Property and Casualty Insurance Company (MPC) and its subsidiaries and affiliates.

NOTES TO FINANCIAL STATEMENTS

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 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.

NOTES TO FINANCIAL STATEMENTS

15. Leases

- A. The Company has entered into various lease agreements for office space, data processing and other equipment. Rental expense under such leases was \$17,583,730 and \$20,534,065 in 2007 and 2006, respectively. Future gross minimum rental payments under non-cancelable leases are as follows:

	Year Ended December 31,
2008	\$ 7,305,261
2009	4,974,368
2010	3,232,047
2011	2,459,912
2012	1,810,349
Thereafter	<u>2,358,428</u>
Total	<u>\$ 22,140,365</u>

- B. Leasing is not a significant part of the Company's business.

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

- (1) The Company had no financial instruments (derivatives that are designated as effective hedging instruments) with off-balance sheet credit risk at December 31, 2007 and 2006.
- (2) See Note 8 for a description of the nature and terms of the Company's derivatives, including market risks, cash requirements, and related accounting policy.
- (3) The Company is exposed to credit-related losses in the event of nonperformance by counterparties to financial instruments, but the Company does not expect any counterparties to fail to meet their obligations given their high credit ratings. Off-balance sheet credit exposure is the excess of positive fair value over positive statement value for the Company's highly effective hedges at the reporting date. All collateral accepted from counterparties to mitigate credit related losses is deemed worthless for the purpose of calculating the Company's off-balance sheet credit exposure. As of December 31, 2007 and 2006, the Company had no off-balance sheet exposure on its derivatives.
- (4) The current credit exposure of the Company's derivative contracts is limited to contracts with positive fair value at the reporting date. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining collateral per contractual terms. As of December 31, 2007 and 2006, no collateral was required by the Company on its derivatives.

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

(1) Not Applicable

(2) The Company participates in securities lending programs whereby blocks of securities, which are included in investments, are loaned to third parties, primarily major brokerage firms. The Company requires a minimum of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. Securities with a cost or amortized cost of \$246 million and \$71 million and an estimated fair value of \$262 million and \$79 million were on loan under the program at December 31, 2007 and December 31, 2006, respectively. The Company was liable for cash collateral under its control of \$266 million and \$85 million at December 31, 2007 and December 31, 2006, respectively. Security collateral on deposit from customers may not be sold or repledged and is not reflected in the financial statements.

(3) – (6) 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

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

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	\$ 41,026,340

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) Management fees paid to Metropolitan Life Insurance Company totaled \$279,101,625 and \$284,536,865 for the period ended December 31, 2007 and 2006, respectively. These charges were allocated to the proper expense classifications based on information provided by Metropolitan Life Insurance Company.
- (3) 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.
- (4) 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.

NOTES TO FINANCIAL STATEMENTS

H. Hybrid Securities

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

<u>CUSIP</u>	<u>Issuer</u>	<u>Description</u>	<u>Book/Adjusted</u> <u>Carrying Value</u>
00371G105	ABN AMRO North America Capital Funding Trust I	Preferred Stock - Industrial & Miscellaneous	\$ 13,536,250
00371G105	ABN AMRO North America Capital Funding Trust I	Preferred Stock - Industrial & Miscellaneous	14,503,125
00371G105	ABN AMRO North America Capital Funding Trust I	Preferred Stock - Industrial & Miscellaneous	14,503,125
06605VAA5	BankBoston Capital Trust III	Preferred Stock - Industrial & Miscellaneous	1,000,000
161239AM0	Charter Mac Equity Issuer Trust	Preferred Stock - Industrial & Miscellaneous	10,000,000
161480AA6	Chase Capital II	Preferred Stock - Industrial & Miscellaneous	1,939,078
320808AD0	First Maryland Capital I	Preferred Stock - Industrial & Miscellaneous	780,397
35802N303	Fresenius Medical Care Capital Trust II	Bonds - Industrial & Miscellaneous	138,000
361861AD9	GMAC Municipal Mortgage Trust	Preferred Stock - Industrial & Miscellaneous	7,500,000
361861AH0	GMAC Municipal Mortgage Trust	Preferred Stock - Industrial & Miscellaneous	7,000,000
38144QAA7	Goldman Sachs Capital III	Preferred Stock - Industrial & Miscellaneous	20,250,000
0590341	HSBC Bank Plc	Preferred Stock - Industrial & Miscellaneous	1,535,000
44978NAA3	ING Capital Funding TR III	Preferred Stock - Industrial & Miscellaneous	2,026,220
524908WZ9	Lehman Brothers Holdings Capital Trust VIII	Preferred Stock - Industrial & Miscellaneous	12,004,650
52517Y524	LEHMAN CR-ABN AMRO	Preferred Stock - Banks, Trust & Ins. Companies	4,999,350
52517Y524	LEHMAN CR-ABN AMRO	Preferred Stock - Banks, Trust & Ins. Companies	4,999,350
55263KAA9	MBNA Capital B	Preferred Stock - Industrial & Miscellaneous	2,000,000
62625XAM4	Munimae TE Bond Subsidiary LLC	Preferred Stock - Industrial & Miscellaneous	4,071,600
62625XAP7	Munimae TE Bond Subsidiary LLC	Preferred Stock - Industrial & Miscellaneous	2,046,280
62625XAQ5	Munimae TE Bond Subsidiary LLC	Preferred Stock - Industrial & Miscellaneous	3,108,330
62625XBK7	Munimae TE Bond Subsidiary LLC	Preferred Stock - Industrial & Miscellaneous	4,083,640
62625XBM3	Munimae TE Bond Subsidiary LLC	Preferred Stock - Industrial & Miscellaneous	4,102,760
780097AH4	Royal Bank of Scotland Group PLC, The	Preferred Stock - Industrial & Miscellaneous	11,344,277
902973155	U.S. Bancorp	Preferred Stock - Banks, Trust & Ins. Companies	13,038,000
989938204	Zurich RegCaPS Funding Trust	Preferred Stock - Banks, Trust & Ins. Companies	4,990,625
989941208	Zurich RegCaPS Funding Trust	Preferred Stock - Banks, Trust & Ins. Companies	23,523,450
989941208	Zurich RegCaPS Funding Trust	Preferred Stock - Banks, Trust & Ins. Companies	10,843,370
989941208	Zurich RegCaPS Funding Trust	Preferred Stock - Banks, Trust & Ins. Companies	240,880
Total:			<u>\$ 200,107,756</u>

I. Subprime Mortgage Related Risk Exposure

The table below details the subprime mortgage related risk exposure to the Company as of December 31, 2007. The Company owns one CUSIP in the residential mortgage backed security category with subprime mortgage related risk exposure.

	Actual Cost	Book Adjusted Carry Value	Fair Value	Realized Gain (Loss) On Impairment
Residential Mortgage Backed Securities	400,046	6,250	6,250	(176,581)
Commercial Mortgage Backed Securities	0	0	0	0
Collateralized Debt Obligations	0	0	0	0
Structured Securities	0	0	0	0
Equity Investments in subsidiary, controlled or affiliated entities with subprime mortgage related risks exposure	0	0	0	0
Other Assets	0	0	0	0
	<u>400,046</u>	<u>6,250</u>	<u>6,250</u>	<u>(176,581)</u>

21. Events Subsequent

Not Applicable.

22. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums in the amount of \$25,183,887 with Commonwealth Automobile Reinsurers, (CAR), Federal I.D. #AA-9991161. CAR is a mandatory risk pool in which all direct writers of automobile coverage in the state require participation.

The underlying security of this pool is backed by every insurance company, which writes automobile insurance. In the worst case scenario, if a company that participates becomes insolvent, that company's share of the pool losses would be distributed on a pro rata basis to the remaining writers in the state.

MPC has a substantial amount of reinsurance recoverable with CAR since Massachusetts represents 27.30% of all automobile coverage written and 28.98% of all premiums written. The Company has participated in mandatory reinsurance facilities over a substantial number of years and has never experienced a reinsurance write-off.

NOTES TO FINANCIAL STATEMENTS

In addition, it should be noted that the Company has a corresponding reinsurance payable of \$2,139,333 to CAR. Therefore, the net balance recoverable is \$23,044,554 from CAR.

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	\$ 698,470,533	\$ 0	\$ 0	\$ 0	\$ 698,470,533	\$ 0
All Other	10,051,106	3,096,074	15,567,822	4,664,691	(5,516,716)	(1,568,617)
Total	\$ <u>708,521,639</u>	\$ <u>3,096,074</u>	\$ <u>15,567,822</u>	\$ <u>4,664,691</u>	\$ <u>692,953,817</u>	\$ <u>(1,568,617)</u>

Direct Unearned Premium Reserve \$532,531,086

(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	\$ 8,259,137	\$ 8,028,514	\$ 0	\$ 16,287,651
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	\$ <u>8,259,137</u>	\$ <u>8,028,514</u>	\$ <u>0</u>	\$ <u>16,287,651</u>

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

F. Retroactive Reinsurance

Not Applicable.

G. Reinsurance Accounted for as a Deposit

Not Applicable.

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 \$899 million from \$1,899 million in 2006 to \$1,000 million in 2007. The prior year reserves have decreased principally for the private passenger auto liability and homeowners lines of insurance. The ultimate losses and loss adjustment expenses for the prior years have also decreased for most lines, but to a lesser extent. This is shown in Schedule P. 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.

NOTES TO FINANCIAL STATEMENTS

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

In addition, the Restated Quota Share Reinsurance Agreement provides that Economy Fire & Casualty Company's (EFAC) subsidiary companies, Economy Preferred Insurance Company, NAIC #38067 and 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 \$177,496,910. 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.

NOTES TO FINANCIAL STATEMENTS

29. Premium Deficiency Reserves

The Company had liabilities of \$231 and \$446 related to premium deficiency reserves as of December 31, 2007 and 2006, respectively. The Company did not consider anticipated investment income when calculating its premium deficiency reserves. The reserves are the result of the Company's participation in the Florida Automobile Joint Underwriting Association.

30. High Deductibles

Not Applicable.

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

Not Applicable.

32. Asbestos/Environmental (Mass Tort) Reserves

Not Applicable.

33. Subscriber Savings Accounts

Not Applicable.

34. Multiple Peril Crop Insurance

Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	5,457,541	0.131	5,457,541	0.131
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)	67,849,927	1.626	67,849,927	1.626
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations	38,871,021	0.932	38,871,021	0.932
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	317,818,504	7.618	317,818,504	7.618
1.43 Revenue and assessment obligations	2,134,438,356	51.161	2,134,438,356	51.161
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	2,840,008	0.068	2,840,008	0.068
1.512 Issued or guaranteed by FNMA and FHLMC	10,584,101	0.254	10,584,101	0.254
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	2,743,443	0.066	2,743,443	0.066
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	10,783,010	0.258	10,783,010	0.258
1.523 All other	7,679,899	0.184	7,679,899	0.184
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	149,894,862	3.593	149,894,862	3.593
2.2 Unaffiliated foreign securities	26,226,635	0.629	26,226,635	0.629
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	446,292,231	10.697	446,292,231	10.697
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	0	0.000	0	0.000
3.32 Unaffiliated	22,119,101	0.530	22,119,101	0.530
3.4 Other equity securities:				
3.41 Affiliated	725,142,322	17.381	725,142,322	17.381
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	76,594	0.002	76,594	0.002
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	92,261,688	2.211	92,261,688	2.211
9. Other invested assets	110,960,465	2.660	110,960,465	2.660
10. Total invested assets	4,172,039,708	100.000	4,172,039,708	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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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	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 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 [] No [X]
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount? \$ 0

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 a 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 \$ 245,541,809
 - 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 \$ 4,446,326
 - 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 [X] No []
- 24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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 Guillosoou	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 Lelland	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:

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE
COMPANY

27.2999 - Total	0

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	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	2,775,187,311	2,831,016,650	55,829,339
28.2 Preferred stocks	446,292,231	446,047,801	(244,430)
28.3 Totals	3,221,479,542	3,277,064,451	55,584,909

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 [] No [X]

29.2 If no, list exceptions:

As of 12/31/07, three issues did not meet the filing requirements of the NAIC Purpose and Procedures Manual. One issue due to lack of final filing documents and two issues do not have valid CUSIPS to file with the SVO.

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 9,515,799

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
Insurance Services Office, Inc.	2,666,892

31.1 Amount of payments for legal expenses, if any?\$ 51,671

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
Fragomen, Del Rey, Bernsen & Loewy LLP	31,486
Rivkin, Radler LLP	19,913

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
.....	
.....	
.....	

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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	2
	Current Year	Prior Year
2.1 Premium Numerator	8,243,059	7,243,468
2.2 Premium Denominator	2,973,443,836	2,932,382,595
2.3 Premium Ratio (2.1/2.2)	0.003	0.002
2.4 Reserve Numerator	2,152,667	1,389,822
2.5 Reserve Denominator	3,031,584,748	3,107,911,179
2.6 Reserve Ratio (2.4/2.5)	0.001	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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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 From0.0 %
12.42 To0.0 %

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):\$4,000,000

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 [] 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	\$	0
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	\$	0
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 - Part 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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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)	1,281,584,363	1,284,206,327	1,309,152,588	1,321,682,315	1,318,117,542
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	952,795,967	940,447,605	945,328,944	976,315,085	1,002,225,120
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	860,184,965	835,054,359	798,770,074	755,346,285	724,694,094
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	8,395,192	7,278,517	7,737,141	8,707,528	10,830,872
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
6. Total (Line 34)	3,102,960,487	3,066,986,808	3,060,988,747	3,062,051,213	3,055,867,628
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)	1,254,619,623	1,253,227,920	1,275,182,046	1,286,261,986	1,290,075,455
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	932,322,453	920,032,721	921,785,617	955,656,406	983,033,394
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	794,738,078	774,491,175	724,494,134	712,677,841	677,386,481
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	8,395,192	7,278,517	7,737,141	8,707,528	10,830,872
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	0
12. Total (Line 34)	2,990,075,345	2,955,030,334	2,929,198,938	2,963,303,761	2,961,326,202
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	317,343,438	345,889,382	81,036,193	63,129,264	4,908,288
14. Net investment gain or (loss) (Line 11)	202,281,782	196,382,580	241,453,245	335,081,376	309,406,969
15. Total other income (Line 15)	22,215,665	19,254,953	19,891,395	20,699,312	21,414,129
16. Dividends to policyholders (Line 17)	3,377,499	3,822,207	2,623,859	2,240,718	1,500,360
17. Federal and foreign income taxes incurred (Line 19)	137,999,275	172,418,237	50,743,279	60,984,176	4,882,913
18. Net income (Line 20)	400,464,111	385,286,471	289,013,695	355,685,058	329,346,113
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	5,333,546,608	5,305,099,235	5,348,248,625	5,192,195,854	5,022,716,244
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	55,058,131	57,159,348	61,178,291	63,560,114	69,449,727
20.2 Deferred and not yet due (Line 13.2)	625,909,555	616,993,643	590,747,737	583,410,313	538,820,925
20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 24)	3,507,716,949	3,454,517,473	3,565,523,383	3,317,197,058	3,026,382,796
22. Losses (Page 3, Line 1)	1,409,360,456	1,472,180,595	1,540,486,687	1,430,257,201	1,237,560,366
23. Loss adjustment expenses (Page 3, Line 3)	396,730,417	426,790,312	436,875,564	343,855,576	273,931,392
24. Unearned premiums (Page 3, Line 9)	1,225,484,902	1,208,853,392	1,186,205,653	1,176,872,248	1,171,079,842
25. Capital paid up (Page 3, Lines 28 & 29)	318,000,000	318,000,000	318,000,000	318,000,000	318,000,000
26. Surplus as regards policyholders (Page 3, Line 35)	1,825,829,666	1,850,581,761	1,782,725,242	1,874,998,801	1,996,333,448
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	313,090,640	355,930,440	490,648,043	668,233,579	555,150,644
Risk-Based Capital Analysis					
28. Total adjusted capital	1,825,829,666	1,850,581,761	1,782,725,242	1,874,998,801	1,996,333,448
29. Authorized control level risk-based capital	242,847,923	250,497,114	260,088,553	242,731,775	229,612,394
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)	66.5	71.7	74.0	77.8	73.1
31. Stocks (Lines 2.1 & 2.2)	28.6	28.1	25.8	21.9	25.5
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)	2.2	(2.3)	(3.0)	(2.2)	(1.4)
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Other invested assets (Line 7)	2.7	2.4	3.0	2.5	2.8
37. Receivables for securities (Line 8)	0.0	0.0	0.2	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)	726,548,709	689,796,475	670,568,392	651,441,961	795,716,760
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	13,231,088	12,752,071	12,283,494	11,814,232	11,535,752
46. Total of above Lines 40 to 45	739,779,797	702,548,546	682,851,886	663,256,193	807,252,512
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)	40.5	38.0	38.3	34.7	39.9

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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)	(16,292,968)	(16,582,204)	12,135,754	(159,755,203)	(85,585,880)
49. Dividends to stockholders (Line 35)	(414,552,151)	(313,971,314)	(410,397,284)	(306,570,314)	(82,474,623)
50. Change in surplus as regards policyholders for the year (Line 38)	(24,752,092)	67,856,511	(92,273,558)	(121,334,645)	32,217,748
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)	759,248,737	718,670,618	726,277,575	772,010,944	859,911,451
52. Property lines (Lines 1, 2, 9, 12, 21 & 26)	442,639,849	442,509,042	472,356,855	457,498,101	506,833,126
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	424,177,295	417,568,034	456,896,653	347,336,015	339,274,056
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	3,421,117	2,926,309	3,702,904	4,647,029	4,955,088
55. Nonproportional reinsurance lines (Lines 30, 31 & 32)	302,830	335,108	448,415	395,270	346,273
56. Total (Line 34)	1,629,789,828	1,582,009,111	1,659,682,402	1,581,887,359	1,711,319,994
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)	736,065,339	694,028,664	701,098,574	734,313,133	820,261,512
58. Property lines (Lines 1, 2, 9, 12, 21 & 26)	433,270,389	432,503,573	453,807,951	445,895,902	490,856,293
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	398,081,661	377,704,464	360,031,599	339,241,848	327,341,901
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	3,421,117	2,926,309	3,702,904	4,647,029	4,955,088
61. Nonproportional reinsurance lines (Lines 30, 31 & 32)	302,830	335,108	448,415	395,270	350,010
62. Total (Line 34)	1,571,141,337	1,507,498,118	1,519,089,443	1,524,493,182	1,643,764,804
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)	50.7	49.1	55.7	58.0	62.0
65. Loss expenses incurred (Line 3)	10.0	10.0	13.1	12.4	11.3
66. Other underwriting expenses incurred (Line 4)	28.6	29.1	28.4	27.7	26.5
67. Net underwriting gain (loss) (Line 8)	10.7	11.8	2.8	2.1	0.2
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)	27.7	28.2	27.6	26.8	25.4
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	60.8	59.1	68.8	70.3	73.3
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)	163.8	159.7	164.3	158.0	148.3
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)	(135,020)	(157,108)	(46,177)	20,577	89,596
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)	(7.3)	(8.8)	(2.5)	1.0	4.6
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)	(289,332)	(198,603)	42,825	131,442	116,855
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)	(16.2)	(10.6)	2.1	6.7	6.5

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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					
Governments (Including all obligations guaranteed by governments)	1. United States	8,297,550	8,656,485	8,266,809	8,110,165
	2. Canada	0	0	0	0
	3. Other Countries	64,601,994	77,398,823	62,906,987	67,162,491
	4. Totals	72,899,544	86,055,308	71,173,796	75,272,656
States, Territories and Possessions (Direct and guaranteed)	5. United States	267,686,286	276,255,111	271,909,437	270,666,000
	6. Canada	0	0	0	0
	7. Other Countries	0	0	0	0
	8. Totals	267,686,286	276,255,111	271,909,437	270,666,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	2,192,847,336	2,217,879,293	2,188,448,501	2,218,465,000
	10. Canada	0	0	0	0
	11. Other Countries	0	0	0	0
	12. Totals	2,192,847,336	2,217,879,293	2,188,448,501	2,218,465,000
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	14,787,009	14,835,642	14,748,431	14,841,201
	14. Canada	0	0	0	0
	15. Other Countries	0	0	0	0
	16. Totals	14,787,009	14,835,642	14,748,431	14,841,201
Public Utilities (unaffiliated)	17. United States	17,841,791	18,568,441	18,066,326	18,110,174
	18. Canada	0	0	0	0
	19. Other Countries	0	0	0	0
	20. Totals	17,841,791	18,568,441	18,066,326	18,110,174
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	175,285,597	183,050,696	176,901,185	177,861,467
	22. Canada	0	0	0	0
	23. Other Countries	33,839,749	34,372,158	32,997,425	34,983,157
	24. Totals	209,125,346	217,422,854	209,898,610	212,844,624
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. Total Bonds	2,775,187,312	2,831,016,649	2,774,245,101	2,810,199,655
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States	39,879,580	39,879,580	43,312,000	
	28. Canada	0	0	0	
	29. Other Countries	0	0	0	
	30. Totals	39,879,580	39,879,580	43,312,000	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	193,774,045	193,774,045	220,471,728	
	32. Canada	0	0	0	
	33. Other Countries	17,482,920	17,482,920	21,000,000	
	34. Totals	211,256,965	211,256,965	241,471,728	
Industrial and Miscellaneous (unaffiliated)	35. United States	182,276,409	182,027,226	194,661,133	
	36. Canada	0	0	0	
	37. Other Countries	12,879,277	12,884,030	12,960,080	
	38. Totals	195,155,686	194,911,256	207,621,213	
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	
	40. Total Preferred Stocks	446,292,231	446,047,801	492,404,941	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	2,392,125	2,392,125	2,003,930	
	42. Canada	0	0	0	
	43. Other Countries	0	0	0	
	44. Totals	2,392,125	2,392,125	2,003,930	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	8,959,958	8,959,958	10,725,893	
	46. Canada	0	0	0	
	47. Other Countries	0	0	0	
	48. Totals	8,959,958	8,959,958	10,725,893	
Industrial and Miscellaneous (unaffiliated)	49. United States	10,767,015	10,767,015	10,025,425	
	50. Canada	0	0	0	
	51. Other Countries	0	0	0	
	52. Totals	10,767,015	10,767,015	10,025,425	
Parent, Subsidiaries and Affiliates	53. Totals	726,548,709	726,548,709	551,723,062	
	54. Total Common Stocks	748,667,807	748,667,807	574,478,310	
	55. Total Stocks	1,194,960,038	1,194,715,608	1,066,883,251	
	56. Total Bonds and Stocks	3,970,147,350	4,025,732,257	3,841,128,352	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	4,162,920,422	7. Amortization of premium	7,925,204
2. Cost of bonds and stocks acquired, Col. 7, Part 3	1,066,595,364	8. Foreign Exchange Adjustment:	
3. Accrual of discount	12,163,540	8.1 Col. 15, Part 1	426,080
4. Increase (decrease) by adjustment:		8.2 Col. 19, Part 2, Sec. 1	0
4.1 Col. 12 - 14, Part 1	(3,095,324)	8.3 Col. 16, Part 2, Sec. 2	0
4.2 Col. 15 - 17, Part 2, Sec. 1	(74,925,663)	8.4 Col. 15, Part 4	(28,996)
4.3 Col. 15, Part 2, Sec. 2	33,901,264		397,084
4.4 Col. 11 - 13, Part 4	14,951,919	9. Book/adjusted carrying value at end of current period	3,970,147,340
5. Total gain (loss), Col. 19, Part 4	8,386,283	10. Total valuation allowance	0
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	1,243,222,345	11. Subtotal (Lines 9 plus 10)	3,970,147,340
		12. Total nonadmitted amounts	1,406,387
		13. Statement value of bonds and stocks, current period	3,968,740,953

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	3,404	1,209	338	58	501	0	190	2,976	XXX
2. 1998	1,496,461	342,795	1,153,667	824,296	82,031	27,051	4,827	110,263	1,769	71,920	872,984	XXX
3. 1999	1,716,571	356,689	1,359,882	949,540	98,130	34,237	8,675	110,186	4,073	83,044	983,085	XXX
4. 2000	2,321,697	461,260	1,860,437	1,486,091	207,229	53,759	20,506	174,649	23,096	139,584	1,463,669	XXX
5. 2001	2,985,508	226,741	2,758,767	1,898,220	67,837	51,304	1,478	230,194	224	146,556	2,110,179	XXX
6. 2002	2,921,579	82,928	2,838,651	1,678,318	47,370	49,738	1,241	229,810	379	144,698	1,908,876	XXX
7. 2003	3,011,841	93,753	2,918,088	1,619,956	51,519	43,305	1,091	243,797	460	145,941	1,853,988	XXX
8. 2004	3,054,742	97,232	2,957,510	1,507,302	40,592	33,161	929	246,055	483	145,723	1,744,514	XXX
9. 2005	3,052,120	132,255	2,919,866	1,608,210	193,049	23,750	10,760	255,296	507	147,515	1,682,942	XXX
10. 2006	3,046,443	114,061	2,932,383	1,305,684	34,394	9,676	423	252,102	461	133,909	1,532,184	XXX
11. 2007	3,088,978	115,535	2,973,444	1,026,277	19,297	2,647	99	200,183	156	87,558	1,209,555	XXX
12. Totals	XXX	XXX	XXX	13,907,299	842,658	328,965	50,086	2,053,038	31,608	1,246,640	15,364,950	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	21,657	12,553	4,731	0	3,457	0	854	0	4,114	0	0	22,259	XXX
2. 1998	2,550	2,143	346	(1)	446	0	78	0	491	0	78	1,769	XXX
3. 1999	2,613	407	2,855	6	455	0	430	0	971	0	66	6,911	XXX
4. 2000	6,809	2,344	9,393	12	1,182	0	1,180	0	2,419	0	124	18,626	XXX
5. 2001	7,702	941	13,704	43	1,204	7	1,768	2	3,438	4	413	26,818	XXX
6. 2002	16,570	6,453	22,709	103	2,200	20	3,046	7	6,349	7	977	44,285	XXX
7. 2003	34,093	14,745	28,444	313	4,474	24	4,341	35	9,836	19	1,564	66,054	XXX
8. 2004	54,823	8,437	50,704	423	6,383	47	5,301	32	13,582	22	2,673	121,832	XXX
9. 2005	120,672	32,247	135,026	635	13,040	1,228	12,157	28	40,644	15	6,145	287,385	XXX
10. 2006	189,739	7,116	142,179	1,407	21,384	219	15,689	96	43,933	72	12,124	404,014	XXX
11. 2007	436,738	11,270	209,777	2,874	38,668	557	21,254	91	114,726	232	68,971	806,139	XXX
12. Totals	893,965	98,657	619,868	5,816	92,894	2,102	66,097	291	240,504	371	93,136	1,806,091	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	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		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13,834	8,425
2. 1998	965,521	90,769	874,752	64.5	26.5	75.8	0	0	81.6	753	1,015
3. 1999	1,101,287	111,291	989,996	64.2	31.2	72.8	0	0	81.6	5,055	1,856
4. 2000	1,735,482	253,187	1,482,295	74.8	54.9	79.7	0	0	81.6	13,846	4,780
5. 2001	2,207,534	70,537	2,136,997	73.9	31.1	77.5	0	0	100.0	20,421	6,397
6. 2002	2,008,741	55,579	1,953,161	68.8	67.0	68.8	0	0	100.0	32,723	11,562
7. 2003	1,988,247	68,205	1,920,041	66.0	72.7	65.8	0	0	100.0	47,480	18,574
8. 2004	1,917,311	50,965	1,866,346	62.8	52.4	63.1	0	0	100.0	96,667	25,165
9. 2005	2,208,796	238,469	1,970,327	72.4	180.3	67.5	0	0	100.0	222,816	64,570
10. 2006	1,980,386	44,189	1,936,197	65.0	38.7	66.0	0	0	100.0	323,395	80,619
11. 2007	2,050,270	34,577	2,015,693	66.4	29.9	67.8	0	0	100.0	632,371	173,768
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,409,360	396,730

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.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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.....	274,687	271,485	271,861	277,066	268,048	288,563	286,775	290,916	293,028	293,933	905	3,017
2. 1998.....	747,137	760,129	756,310	758,101	759,675	761,388	764,017	765,132	765,316	765,767	451	635
3. 1999.....	XXX	857,752	866,765	869,571	877,877	879,340	882,086	895,732	887,130	882,912	(4,218)	(12,819)
4. 2000.....	XXX	XXX	1,222,262	1,293,339	1,294,346	1,318,866	1,332,291	1,339,707	1,335,752	1,328,323	(7,430)	(11,384)
5. 2001.....	XXX	XXX	XXX	1,828,339	1,880,650	1,895,114	1,923,642	1,921,492	1,908,644	1,903,593	(5,051)	(17,900)
6. 2002.....	XXX	XXX	XXX	XXX	1,717,403	1,744,323	1,740,630	1,755,599	1,725,014	1,717,388	(7,626)	(38,212)
7. 2003.....	XXX	XXX	XXX	XXX	XXX	1,772,092	1,750,822	1,733,933	1,681,417	1,666,887	(14,530)	(67,047)
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	1,757,423	1,688,998	1,642,782	1,607,214	(35,569)	(81,784)
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,738,748	1,734,066	1,674,908	(59,158)	(63,839)
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,643,491	1,640,695	(2,796)	XXX
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,701,173	XXX	XXX
12. Totals											(135,020)	(289,332)

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	129,404	197,186	212,986	244,539	255,615	259,543	270,041	273,314	275,788	XXX	XXX
2. 1998.....	474,865	631,886	689,198	704,376	736,882	752,051	758,111	761,272	763,037	764,489	XXX	XXX
3. 1999.....	XXX	521,641	722,897	754,597	820,473	847,268	863,282	870,241	874,886	876,972	XXX	XXX
4. 2000.....	XXX	XXX	774,744	1,011,393	1,157,005	1,234,892	1,276,516	1,296,845	1,307,295	1,312,115	XXX	XXX
5. 2001.....	XXX	XXX	XXX	1,201,324	1,593,797	1,733,853	1,805,685	1,847,993	1,871,499	1,880,209	XXX	XXX
6. 2002.....	XXX	XXX	XXX	XXX	1,067,525	1,421,795	1,536,397	1,609,623	1,657,799	1,679,445	XXX	XXX
7. 2003.....	XXX	XXX	XXX	XXX	XXX	1,062,125	1,373,813	1,488,616	1,563,505	1,610,650	XXX	XXX
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	1,006,275	1,310,968	1,424,851	1,498,942	XXX	XXX
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	985,898	1,295,919	1,428,152	XXX	XXX
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	962,255	1,280,542	XXX	XXX
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,009,528	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.....	91,219	47,029	22,365	9,853	4,990	6,318	5,301	4,815	5,607	5,584
2. 1998.....	109,585	45,995	25,083	11,402	4,791	466	1,383	937	777	425
3. 1999.....	XXX	155,696	47,043	29,559	8,154	7,047	6,892	18,211	8,108	3,279
4. 2000.....	XXX	XXX	177,703	75,453	(6,466)	3,287	19,676	24,188	18,630	10,561
5. 2001.....	XXX	XXX	XXX	284,399	61,602	28,729	40,122	37,800	20,721	15,426
6. 2002.....	XXX	XXX	XXX	XXX	314,580	126,029	89,792	77,503	37,120	25,645
7. 2003.....	XXX	XXX	XXX	XXX	XXX	375,795	187,178	127,833	55,760	32,438
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	423,463	185,668	110,361	55,550
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,382	260,184	146,519
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239,237	156,365
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,066

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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		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)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	YES	11,451,365	10,942,385	83	5,699,938	5,822,568	4,163,842	12,140	0
2. Alaska AK	NO	0	0	0	0	0	0	0	0
3. Arizona AZ	YES	23,595,778	22,000,313	712	7,747,986	9,012,094	3,941,018	34,860	0
4. Arkansas AR	YES	7,212,909	6,597,351	118	2,380,263	2,375,959	1,536,955	28,246	0
5. California CA	NO	0	0	0	(203)	(203)	0	0	0
6. Colorado CO	YES	4,279,514	4,062,415	1,836	1,552,627	1,935,262	1,164,944	21,713	0
7. Connecticut CT	YES	81,751,880	75,955,376	1,232	33,980,545	37,949,426	36,917,507	855,366	0
8. Delaware DE	YES	2,343,511	2,438,143	42	910,727	767,355	989,459	23,300	0
9. District of Columbia DC	YES	0	0	0	0	(48)	67	0	0
10. Florida FL	YES	20,683,734	21,945,791	18,320	8,808,523	7,424,030	13,083,645	16,037	0
11. Georgia GA	YES	27,694,680	27,626,756	31,656	16,293,350	15,335,975	8,822,928	141,711	0
12. Hawaii HI	YES	450,640	444,104	825	78,255	109,116	173,555	2,586	0
13. Idaho ID	YES	5,437,575	4,835,376	0	2,241,190	2,440,548	1,802,304	34,236	0
14. Illinois IL	YES	14,507,163	15,142,131	1,020	5,932,203	5,885,638	9,172,041	81,995	0
15. Indiana IN	YES	17,524,715	16,544,906	0	8,168,036	7,471,812	6,084,204	129,027	0
16. Iowa IA	YES	13,578,460	13,791,748	171	7,730,670	6,622,788	4,990,862	107,212	0
17. Kansas KS	YES	5,444,797	5,341,372	1,442	2,477,915	2,306,019	1,325,253	0	0
18. Kentucky KY	YES	9,810,925	8,914,357	340	4,448,429	4,954,150	3,189,181	0	0
19. Louisiana LA	YES	21,510,053	21,254,092	97	14,443,633	8,059,472	33,825,522	106,980	0
20. Maine ME	YES	14,646,540	13,114,930	15,441	6,539,114	7,954,284	4,844,748	138,104	0
21. Maryland MD	YES	7,890,982	7,600,440	1,168	2,799,800	3,948,692	2,359,332	18,516	0
22. Massachusetts MA	YES	338,726,111	355,090,149	2,536,002	167,847,854	168,389,117	121,955,692	3,548,630	0
23. Michigan MI	YES	2,418,475	2,584,969	169	1,796,419	4,513,527	9,472,466	19,025	0
24. Minnesota MN	YES	40,162,723	37,199,882	3,038	29,647,360	32,828,891	16,071,989	206,028	0
25. Mississippi MS	YES	13,120,034	12,859,610	0	9,076,511	3,400,707	11,406,160	66,698	0
26. Missouri MO	YES	9,851,666	9,561,850	80	5,319,262	5,764,069	4,218,380	0	0
27. Montana MT	YES	4,856,402	4,708,667	188	3,072,331	3,096,756	2,125,376	37,945	0
28. Nebraska NE	YES	2,931,873	2,045,032	116	355,823	490,156	456,551	4,974	0
29. Nevada NV	YES	9,837,380	8,856,038	2,949	3,599,743	3,658,901	3,198,625	38,680	0
30. New Hampshire NH	YES	15,682,150	15,634,865	16,336	7,278,950	6,347,471	5,567,705	126,300	0
31. New Jersey NJ	YES	90,324	82,766	259	4,449,868	(5,436,736)	6,502,318	330	0
32. New Mexico NM	YES	12,661,065	11,437,250	3,473	5,619,752	6,995,087	4,619,093	70,097	0
33. New York NY	YES	118,861,482	116,594,466	0	58,377,431	52,306,410	58,273,444	791,482	0
34. North Carolina NC	YES	39,491,025	38,893,429	16,488	20,327,262	19,483,954	12,274,598	148,723	0
35. North Dakota ND	YES	573,907	508,436	0	612,568	853,546	259,638	1,660	0
36. Ohio OH	YES	46,018,690	45,667,150	186	30,597,514	27,575,967	17,145,623	361,570	0
37. Oklahoma OK	YES	17,950,370	17,850,844	2,319	7,009,096	8,508,332	5,981,032	60,052	0
38. Oregon OR	YES	21,747,536	20,204,318	191	9,904,649	11,963,206	8,615,203	85,020	0
39. Pennsylvania PA	YES	15,047,520	14,305,565	403	6,218,939	6,850,740	7,059,406	122,790	0
40. Rhode Island RI	YES	61,564,468	63,219,981	1,981	27,417,747	21,173,000	26,785,782	571,512	0
41. South Carolina SC	YES	5,808,109	6,075,031	5,388	925,604	1,729,034	1,692,936	12,070	0
42. South Dakota SD	YES	389,072	321,706	0	199,553	264,268	89,335	1,380	0
43. Tennessee TN	YES	17,352,643	16,740,840	2,009	5,963,788	4,674,179	3,393,813	49,492	0
44. Texas TX	YES	4,661,829	4,773,007	0	2,411,260	2,054,164	2,249,629	25,251	0
45. Utah UT	YES	7,799,510	7,752,380	49	3,442,368	4,231,282	2,636,680	22,338	0
46. Vermont VT	YES	5,418,826	4,952,099	864	2,065,825	2,469,640	1,695,503	68,136	0
47. Virginia VA	YES	16,300,469	16,053,303	7,211	5,601,811	6,403,548	4,735,576	73,187	0
48. Washington WA	YES	30,963,407	29,497,119	1,389	19,215,822	17,309,275	11,538,513	0	0
49. West Virginia WV	YES	3,949,364	3,697,809	1,114	2,405,667	2,488,224	1,435,137	15,187	0
50. Wisconsin WI	YES	12,639,837	12,109,946	481	6,382,209	4,502,205	4,726,571	71,628	0
51. Wyoming WY	YES	2,183,780	2,102,752	310	1,420,788	1,566,250	675,476	12,271	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) 49	1,168,875,268	1,159,933,245	2,677,496	580,796,775	556,830,107	495,245,617	8,364,485	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.

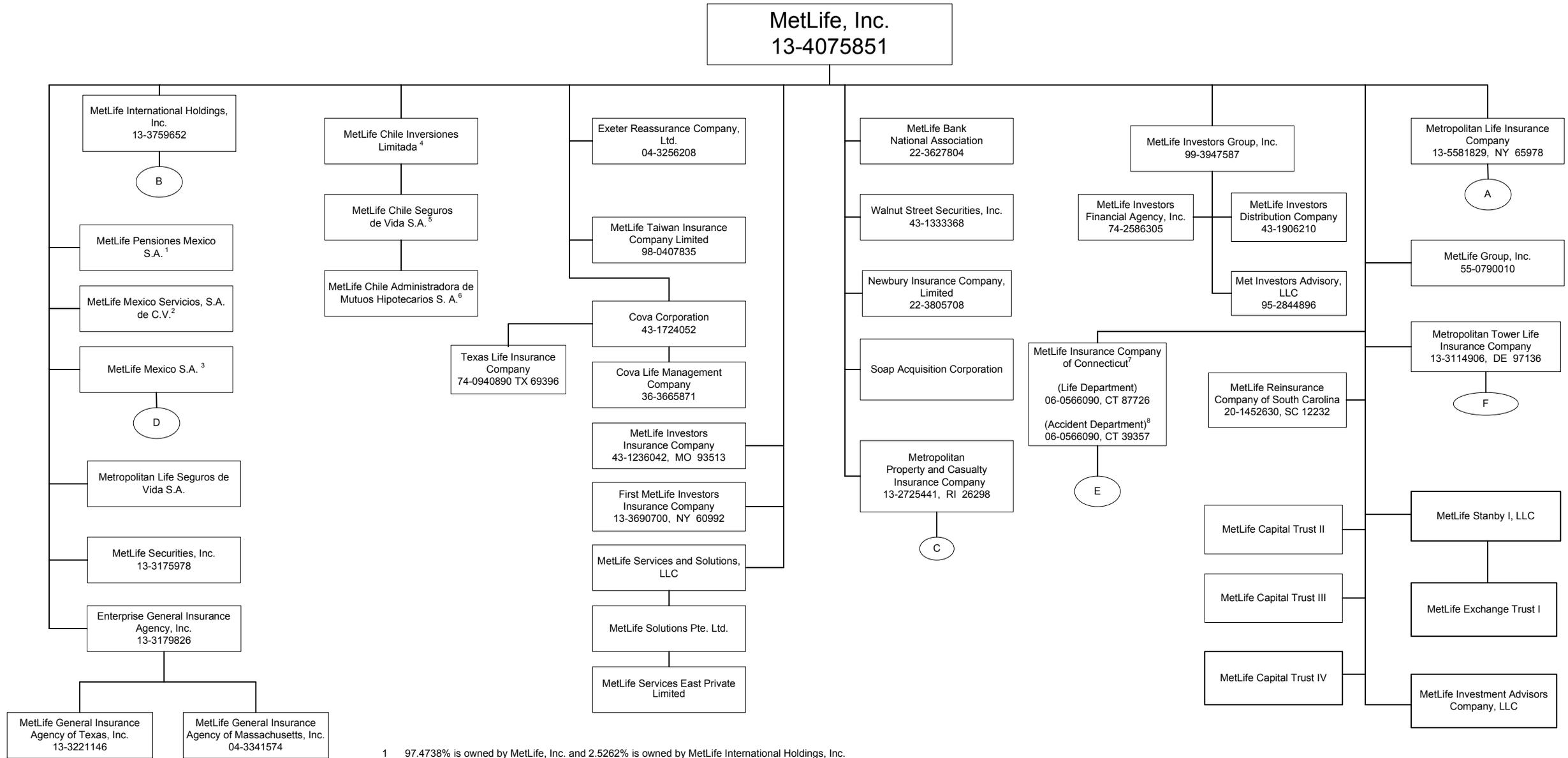
HOMEOWNERS, INLAND MARINE, EARTHQUAKE, WORKERS' COMPENSATION - LOCATION OF PROPERTY INSURED.

AUTOMOBILE LIABILITY, AUTOMOBILE PHYSICAL DAMAGE - STATE WHERE VEHICLE IS GARAGED.

(a) Insert the number of yes responses except for Canada and Other Alien.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

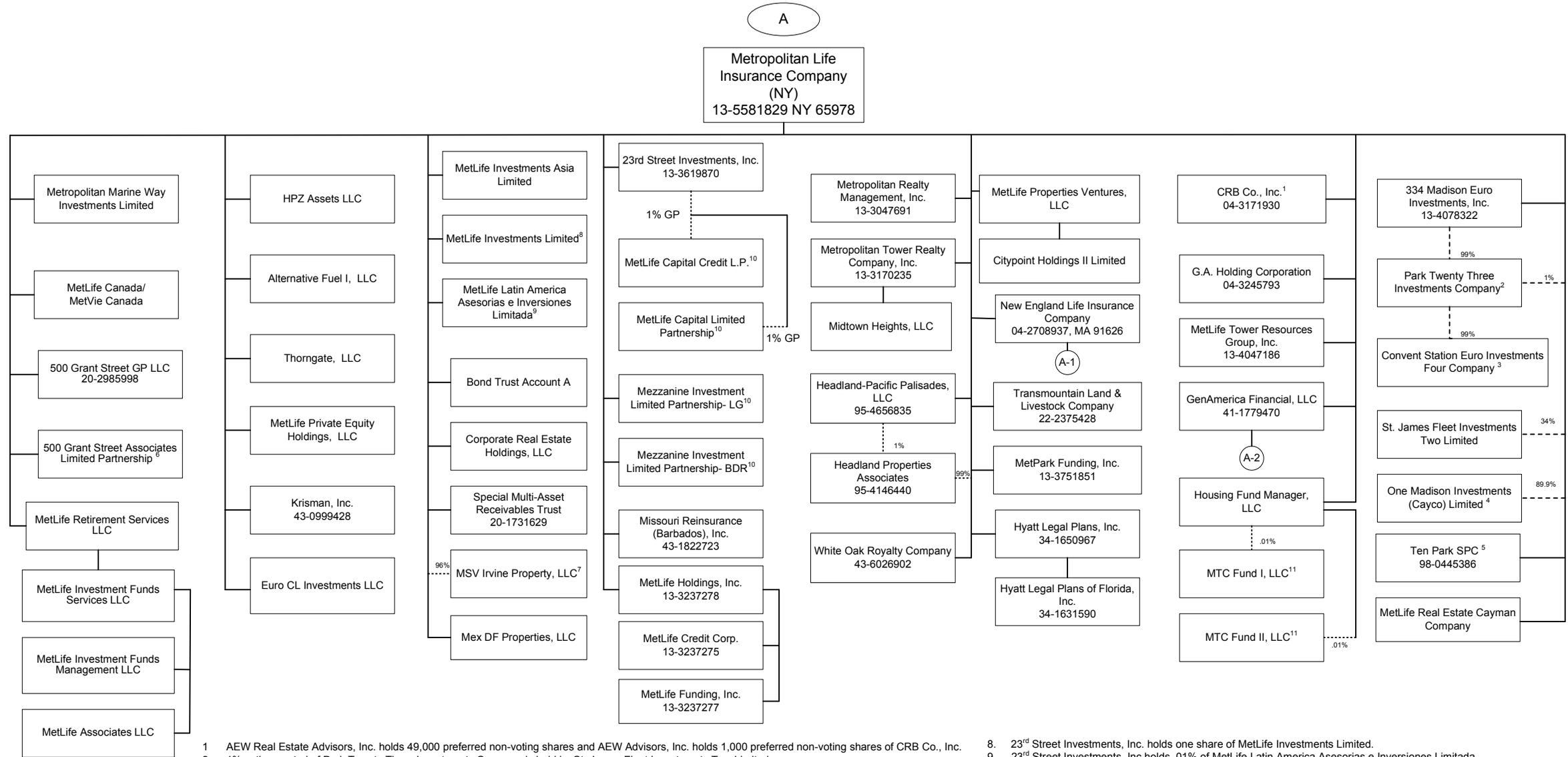


1 97.4738% is owned by MetLife, Inc. and 2.5262% is owned by MetLife International Holdings, Inc.
 2 98% is owned by MetLife, Inc. and 2% is owned by MetLife International Holdings, Inc.
 3 98.70541% is owned by MetLife, Inc. and 1.29459% is owned by MetLife International Holdings, Inc.
 4 99.9999999% 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.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

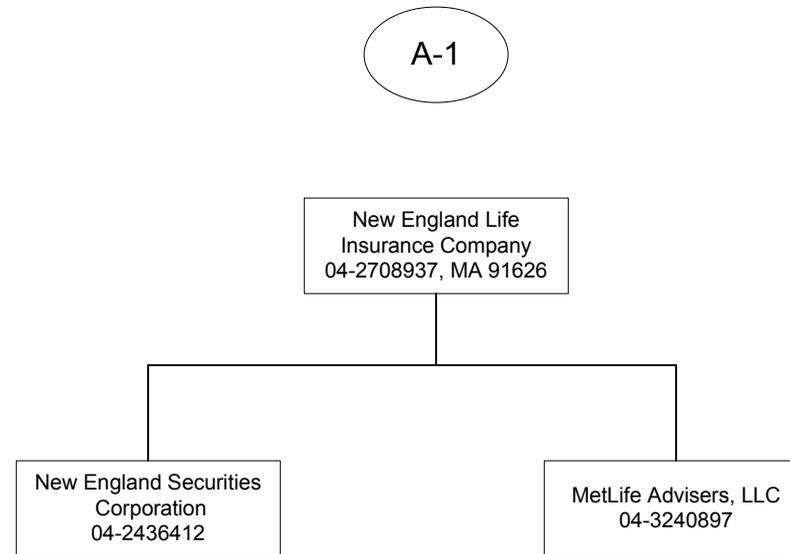
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

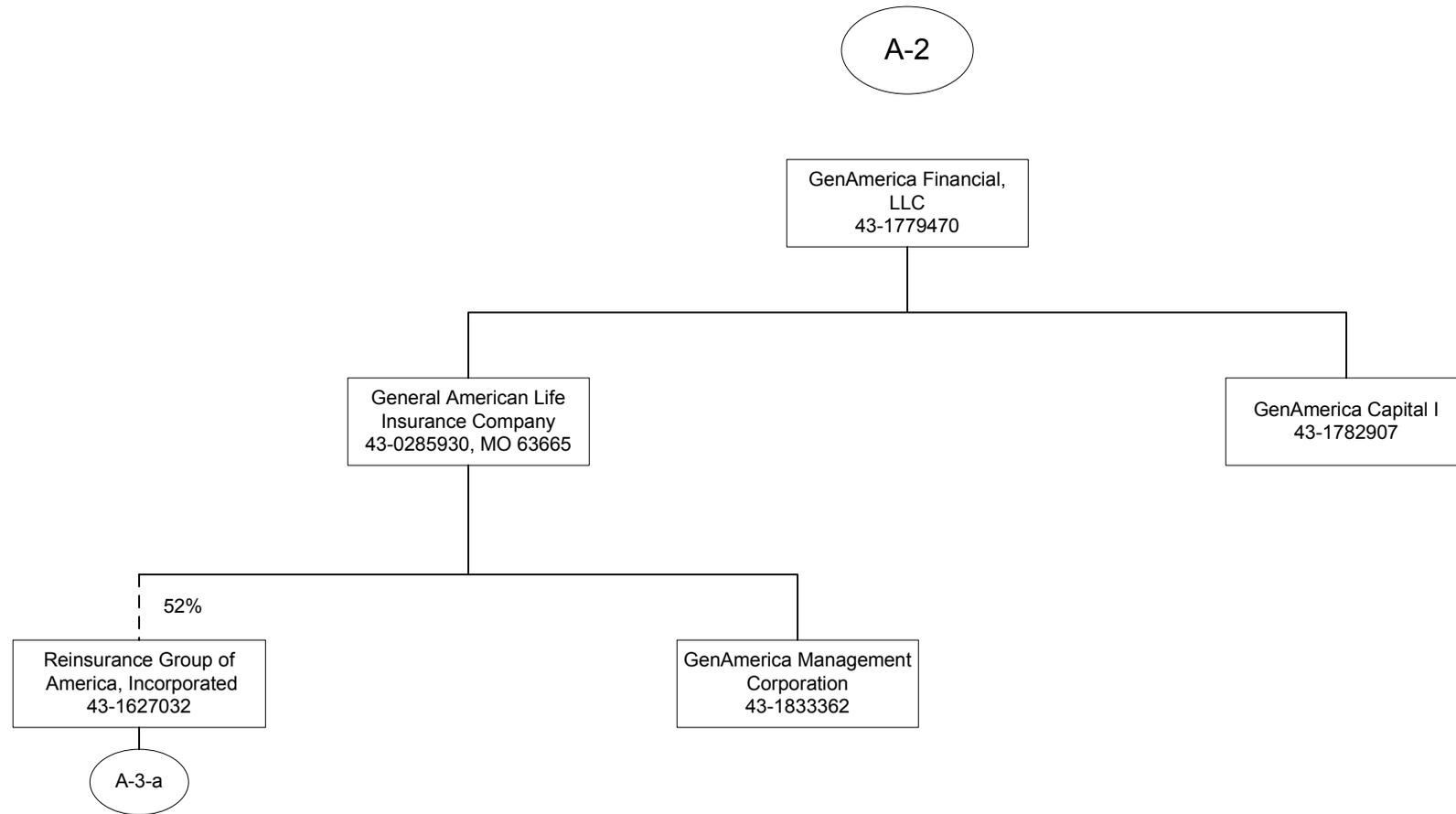


1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB Co., Inc.
 2 1% voting control of Park Twenty Three Investments Company is held by St. James Fleet Investments Two Limited.
 3 1% voting control of Convent Station 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



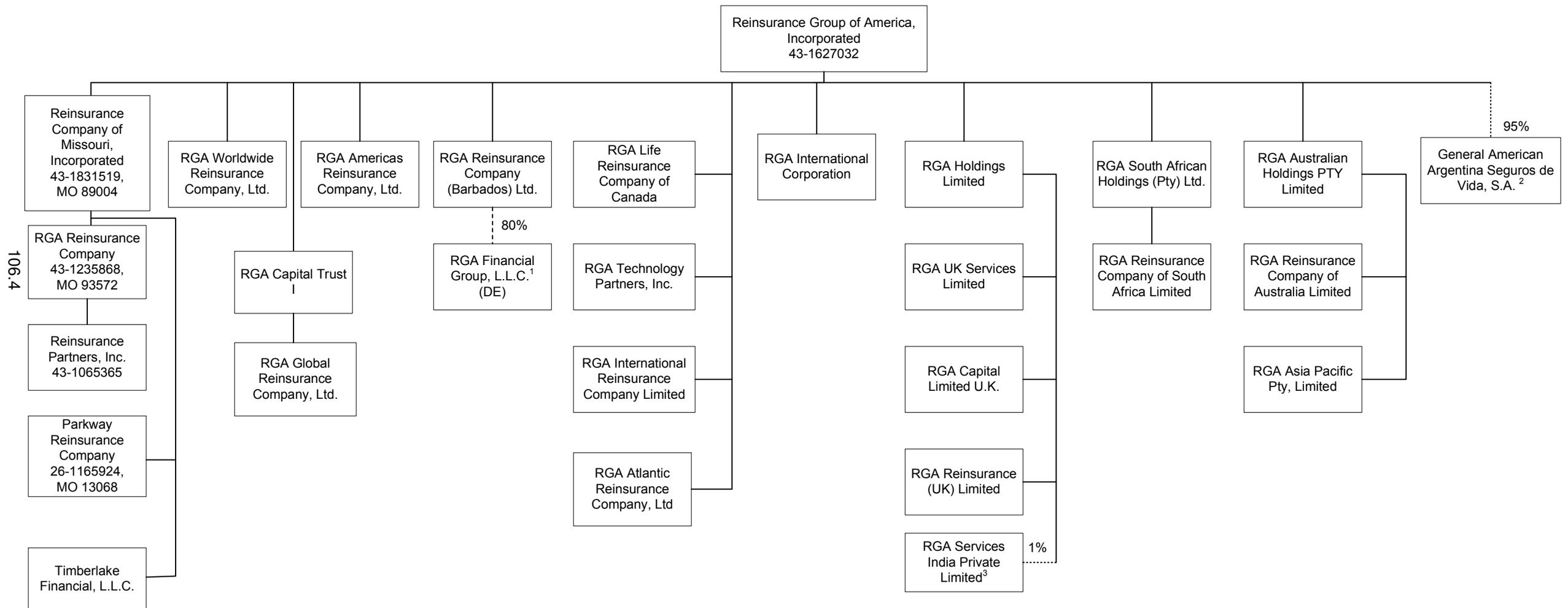
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

A-2-a



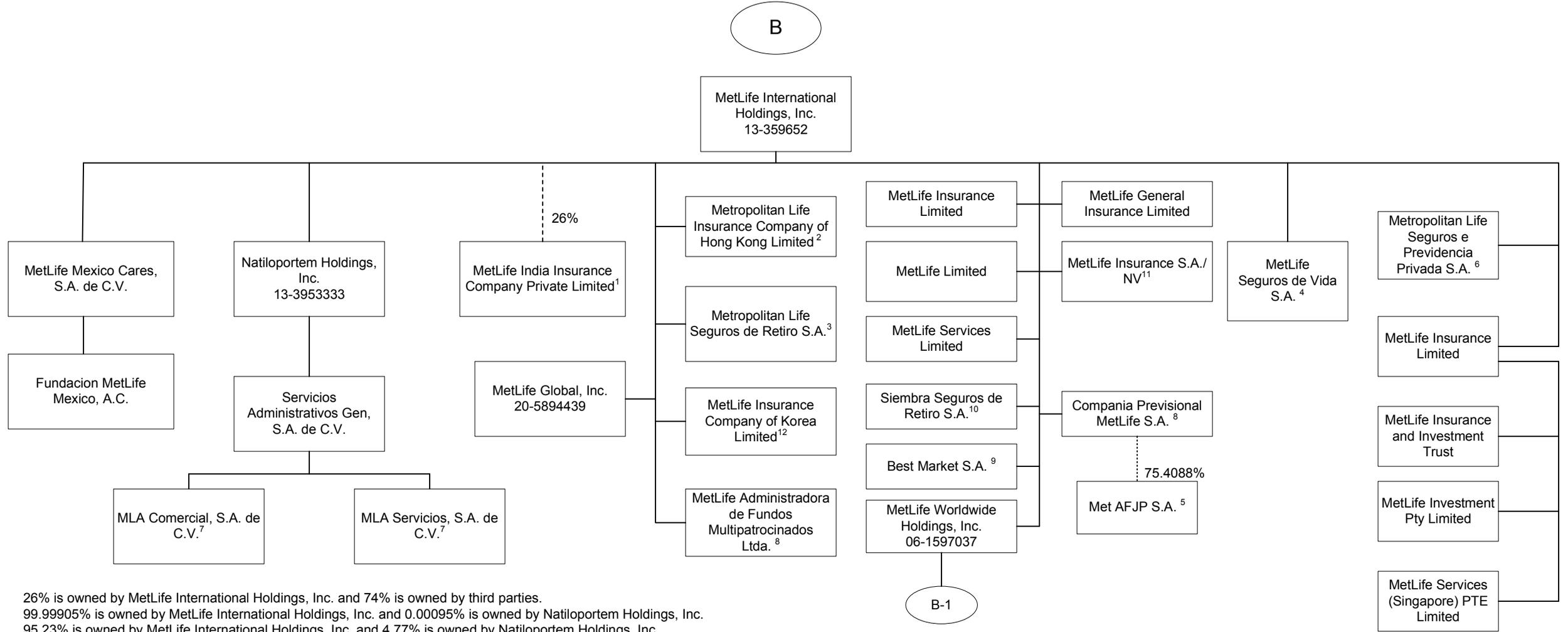
1 RGA Reinsurance Company also owns a 20% non-equity membership in RGA Financial Group, L.L.C.
 2 95% of General American Argentina Seguros de Vida, S.A. is owned by Reinsurance Group of America, Incorporated and 5% is owned by RGA Reinsurance Company (Barbados) Ltd.
 3 Reinsurance Group of America, Incorporated owns 99% of RGA Services India Private Limited and RGA Holdings Limited owns 1%.

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ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

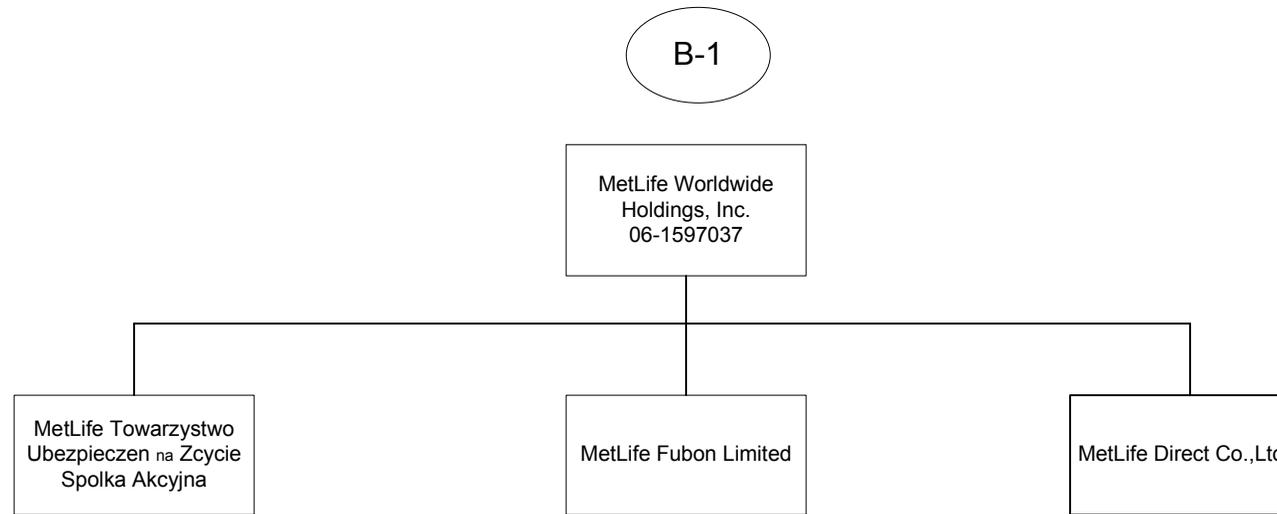


106.5

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.

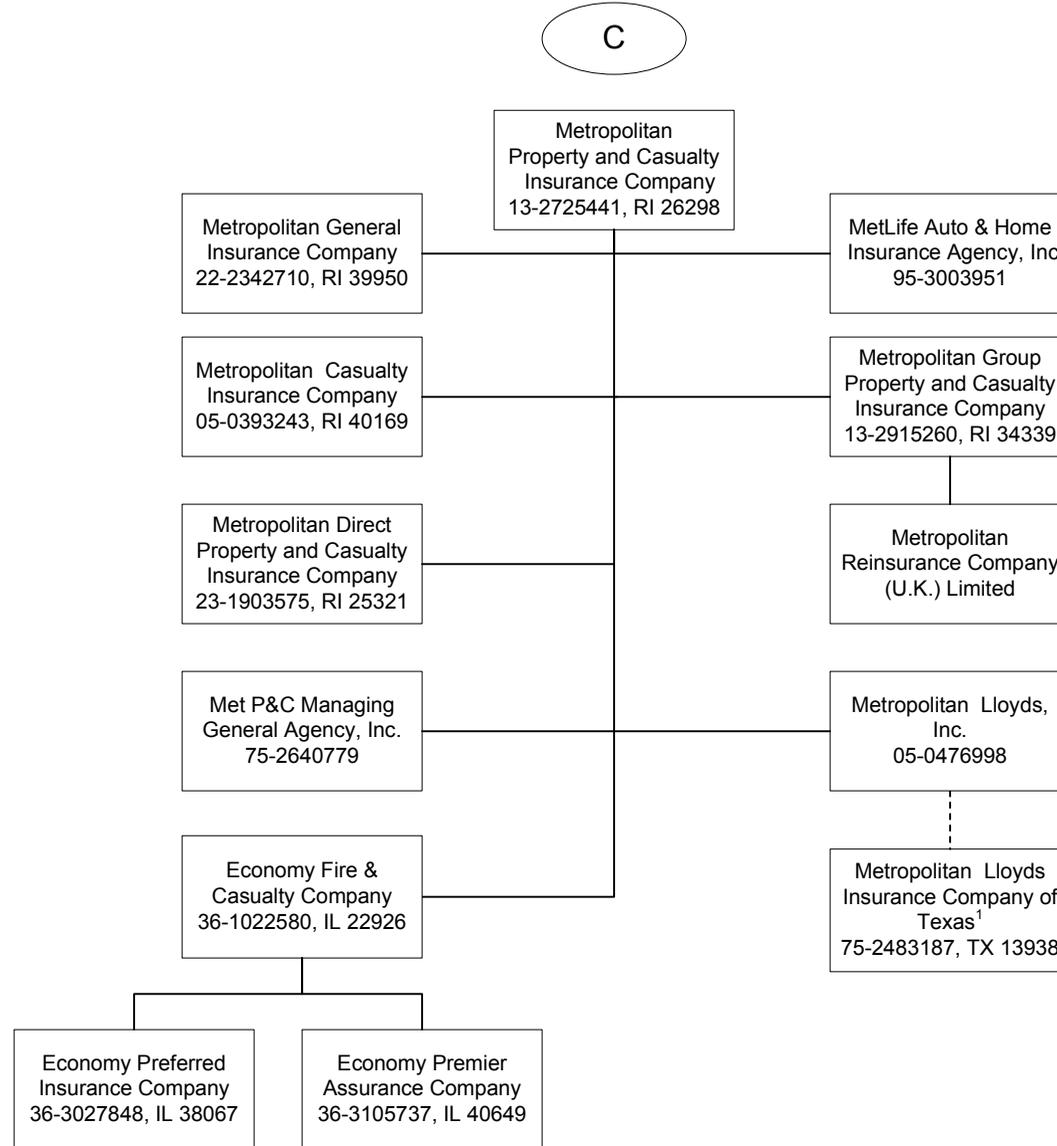
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

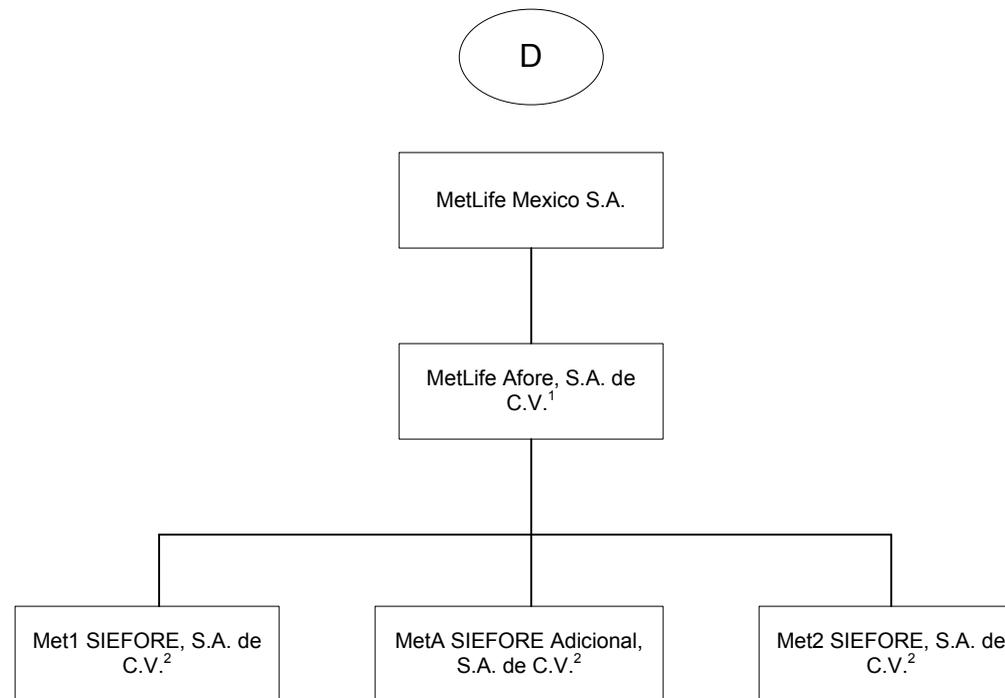
PART 1 - ORGANIZATIONAL CHART



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



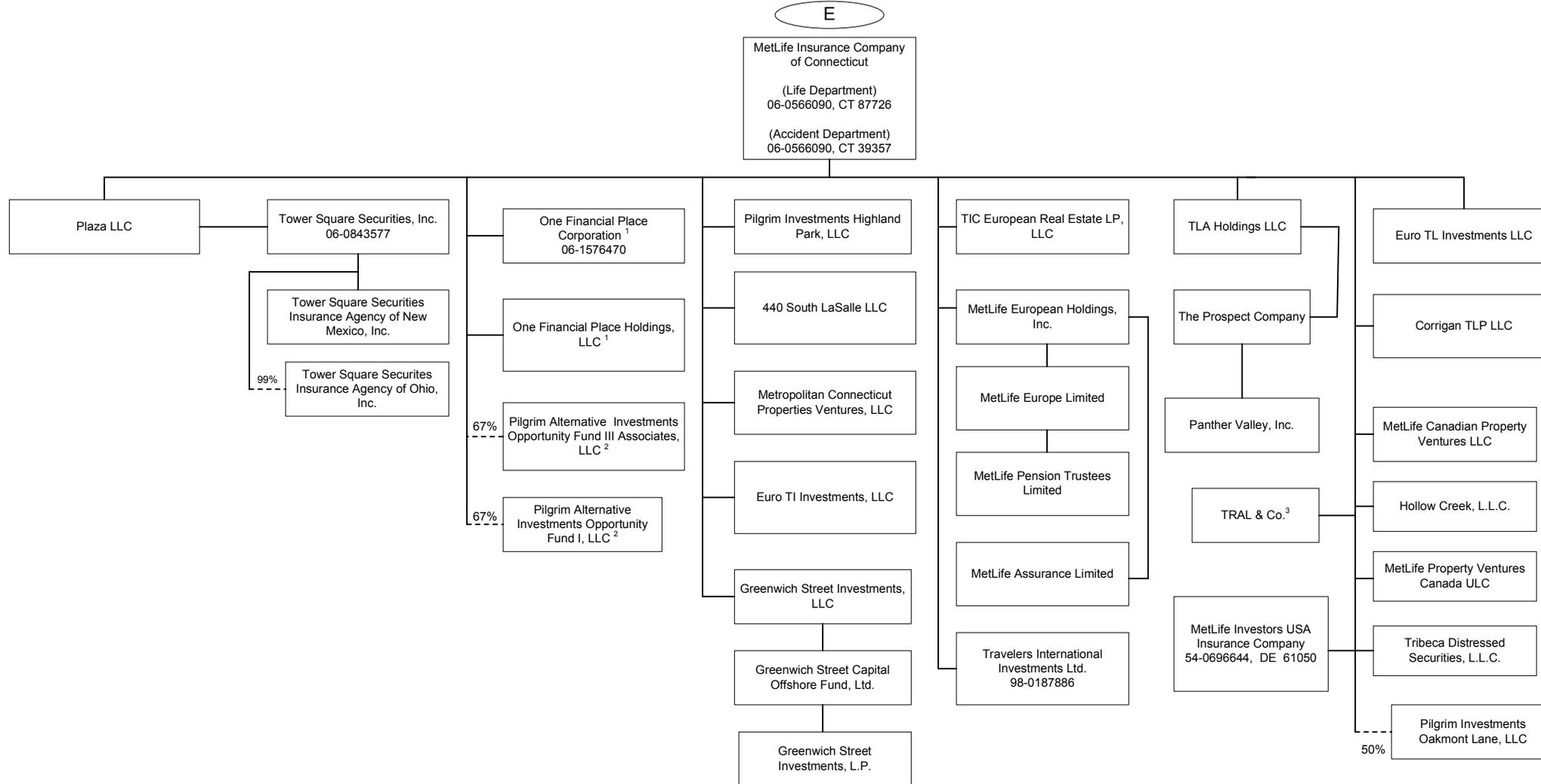
1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.

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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART

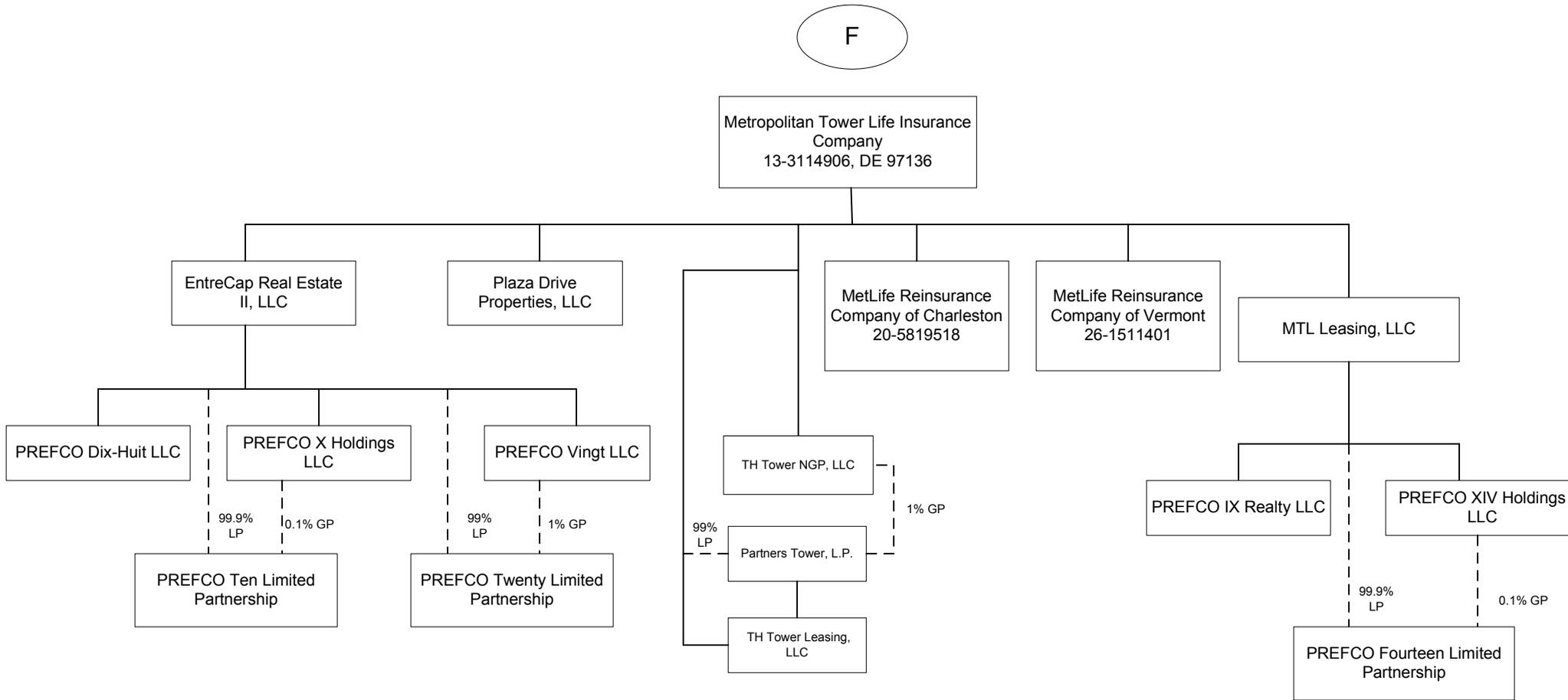


1 100% is owned in the aggregate by MetLife Insurance Company of Connecticut.
 2 67% is owned by MetLife Insurance Company of Connecticut and 33% is owned by a third party.
 3 TRAL & Co. is a General Partnership. Its partners are MetLife Insurance Company of Connecticut and Metropolitan Life Insurance Company.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

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

PART 1 - ORGANIZATIONAL CHART



106.10

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.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 23

2304.	DAC Taxes Receivable	3,793,055	0	3,793,055	4,634,722
2305.	Deferred Assets	27,124,972	(1)	27,124,973	42,624,977
2306.	Deferred Expenses	15,920,692	15,920,692	0	0
2307.	Equities and Deposits in Pools and Associations	19,765,812	0	19,765,812	14,908,186
2308.	Florida Citizens Property Insurance Corporation	17,923	0	17,923	1,233,652
2309.	Louisiana Citizen's Property Insurance Corporation	0	0	0	848,793
2310.	Pension Asset	70,186,958	70,186,958	0	0
2311.	Receivable from Other Insurers	3,164,501	0	3,164,501	3,277,094
2312.	Remittances and Disbursements	(16,206)	(16,206)	0	118,798
2313.	Virginia Uninsured Motorist Refund	23,319	0	23,319	0
2314.	Voluntary Employee Benefits	2,285,892	0	2,285,892	2,182,248
2397.	Summary of remaining write-ins for Line 23 from overflow page	142,266,919	86,091,443	56,175,476	69,828,470

Additional Write-ins for Liabilities Line 23

2304.	Florida Hurricane CAT Fund Emergency Assessment			61,379	0
2305.	Guarantee Fund Accrued Liability			4,270,733	7,061,422
2306.	Liability on Derivative Instruments			726,157	322,065
2307.	Louisiana Citizen's Assessment			149,149	0
2308.	Premium Deficiency Reserve			231	446
2309.	Voluntary Employee Benefit Liability			2,369,481	2,277,033
2397.	Summary of remaining write-ins for Line 23 from overflow page			7,577,131	9,660,966

Additional Write-ins for Statement of Income Line 14

1404.	Miscellaneous Deductions			(1,108)	(272,105)
1405.	Other Income - Tax Examination			2,129,798	0
1406.	Pooled - Dividends, Write-offs and Payment Fees			1,976,422	4,983,027
1497.	Summary of remaining write-ins for Line 14 from overflow page			4,105,112	4,710,922

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

2404.	Outside Services	32,957,408	41,834,528	920,204	75,712,140
2497.	Summary of remaining write-ins for Line 24 from overflow page	32,957,408	41,834,528	920,204	75,712,140

Additional Write-ins for Exhibit of Net Investment Income Line 9

0904.	Security Lending Rebate Expense			(3,865,770)	(3,865,770)
0997.	Summary of remaining write-ins for Line 9 from overflow page			(3,865,770)	(3,865,770)

Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

2304.	Pension Asset	70,186,958		75,859,958	5,673,000
2305.	Remittances and Disbursements	(16,206)		(1,497)	14,709
2397.	Summary of remaining write-ins for Line 23 from overflow page	70,170,752		75,858,461	5,687,709

ALPHABETICAL INDEX

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