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ANNUAL STATEMENT

For the Year Ended December 31, 2008

of the Condition and Affairs of the

Metropolitan Casualty Insurance Company

NAIC Group Code.....241, 241 (Current Period) (Prior Period) NAIC Company Code..... 40169 Employer's ID Number..... 05-0393243

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

Incorporated/Organized..... October 7, 1981 Commenced Business..... April 1, 1982

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 Web Site Address	www.metlife.com	
Statutory Statement Contact	James Jeffrey DeAlmo *(Name)*	800-638-4208 *(Area Code) (Telephone Number) (Extension)*
	jdealmo@metlife.com *(E-Mail Address)*	401-827-2315 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. William Douglas Moore	President	2. Maura Catherine Travers	Secretary
3. Eric Thomas Steigerwalt	Treasurer	4.	

OTHER

Susan Ann Buffum	Vice President	Richard Eugene Calogero	Vice President
Christopher Cawley	Senior Vice President	William Mark Coggan	Vice President
Michael Frederick Convery	Vice President	Martin William Deede	Vice President
Michelle Mohr DeWine	Vice President	Scott David Kuczmarski	Vice President
Richard Paul Lonardo	Vice President	Paul Anthony Lonnemann	Senior Vice President
Robert Francis Lundgren	Vice President	Barry Gregory Morphis	Vice President
Vhonda Lee Ridley	Vice President	Margaret Ann Rody	Vice President
Mark Jay Silverman	Vice President	Ralph George Spontak	Vice President and Controller
Edward Elliot Veazey	Vice President	Michael Clifford Walsh	Senior Vice President and Chief Financial Officer
Anne Kaiper Wilson	Vice President		

DIRECTORS OR TRUSTEES

William Douglas Moore	Margaret Ann Rody	Edward Elliot Veazey	Michael Clifford Walsh

State of..... Rhode Island
County of..... Kent

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.

(Signature)	(Signature)	(Signature)
William Douglas Moore	Maura Catherine Travers	Eric Thomas Steigerwalt
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 12th day of February 2009

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

Deborah L. Masterson
Notary
June 24, 2009

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	48,585,040	0	48,585,040	45,317,024
2. Stocks (Schedule D):				
2.1 Preferred stocks	202,667	0	202,667	1,108,492
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less $.....0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....120,203, Sch. E-Part 1), cash equivalents ($.....0, Sch. E-Part 2) and short-term investments ($.....0, Sch. DA)	120,203	0	120,203	21,713
6. Contract loans (including $.....0 premium notes)	0	0	0	0
7. Other invested assets (Schedule BA)	411,636	0	411,636	384,640
8. Receivables for securities	0	0	0	0
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	49,319,546	0	49,319,546	46,831,869
11. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
12. Investment income due and accrued	758,698	0	758,698	650,696
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection	0	0	0	0
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	0	0	0	0
13.3 Accrued retrospective premiums	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	0	0	0	0
14.2 Funds held by or deposited with reinsured companies	0	0	0	0
14.3 Other amounts receivable under reinsurance contracts	0	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	15,176	0	15,176	62,705
16.2 Net deferred tax asset	0	0	0	0
17. Guaranty funds receivable or on deposit	85,407	0	85,407	785,375
18. Electronic data processing equipment and software	0	0	0	0
19. Furniture and equipment, including health care delivery assets ($.....0)	0	0	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates	227,782	0	227,782	0
22. Health care ($.....0) and other amounts receivable	0	0	0	0
23. Aggregate write-ins for other than invested assets	0	0	0	380,811
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	50,406,609	0	50,406,609	48,711,456
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26. TOTALS (Lines 24 and 25)	50,406,609	0	50,406,609	48,711,456

DETAILS OF WRITE-INS

0901.	0	0	0	0
0902.	0	0	0	0
0903.	0	0	0	0
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 -Other Insurers	0	0	0	35,664
2302. Florida Citizen's Property Ins Corp	0	0	0	345,147
2303.	0	0	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	0	0	0	380,811

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	0	0
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	0	0
4.	Commissions payable, contingent commissions and other similar charges	0	0
5.	Other expenses (excluding taxes, licenses and fees)	0	0
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	0	0
7.1	Current federal and foreign income taxes (including $.....0 on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	426,912	477,143
8.	Borrowed money $.....0 and interest thereon $.....0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....226,197,231 and including warranty reserves of $.....0)	0	0
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	0	0
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (Schedule F, Part 7)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	0	112,776
20.	Payable for securities	0	0
21.	Liability for amounts held under uninsured plans	0	0
22.	Capital notes $.....0 and interest thereon $.....0	0	0
23.	Aggregate write-ins for liabilities	142,955	517,356
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	569,867	1,107,275
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	569,867	1,107,275
27.	Aggregate write-ins for special surplus funds	0	0
28.	Common capital stock	3,000,000	3,000,000
29.	Preferred capital stock	0	0
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	38,329,518	38,329,518
33.	Unassigned funds (surplus)	8,507,224	6,274,664
34.	Less treasury stock, at cost:		
	34.1 .....0.000 shares common (value included in Line 28 $.....0)	0	0
	34.2 .....0.000 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)	49,836,742	47,604,182
36.	TOTALS (Page 2, Line 26, Col. 3)	50,406,609	48,711,457

DETAILS OF WRITE-INS

2301.	Equities And Deposits In Pools And Associations	1,985	162,718
2302.	FL Hurricane CAT Fund Emergency Assessment	140,922	354,375
2303.	Premium Deficiency Reserve	48	263
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	142,955	517,356
2701.		0	0
2702.		0	0
2703.		0	0
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.		0	0
3002.		0	0
3003.		0	0
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	0	0
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	0	0
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	0	0
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	0	0
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	0	0
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	0	0
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,572,137	2,697,329
10.	Net realized capital gains (losses) less capital gains tax of $.....32,437 (Exhibit of Capital Gains (Losses))	(193,521)	(478,758)
11.	Net investment gain (loss) (Lines 9 + 10)	2,378,616	2,218,571
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....0 amount charged off $.....1,625,766)	(1,625,766)	(1,129,259)
13.	Finance and service charges not included in premiums	4,612,565	4,052,269
14.	Aggregate write-ins for miscellaneous income	(2,645,929)	(2,651,898)
15.	Total other income (Lines 12 through 14)	340,870	271,112
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,719,486	2,489,683
17.	Dividends to policyholders	335,796	258,780
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)	2,383,690	2,230,903
19.	Federal and foreign income taxes incurred	137,839	194,279
20.	Net income (Line 18 minus Line 19) (to Line 22)	2,245,851	2,036,624
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	47,604,182	45,276,171
22.	Net income (from Line 20)	2,245,851	2,036,624
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....32,961	(96,483)	(93,347)
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	83,192	384,734
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3)	0	0
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from protected cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
	32.1 Paid in	0	0
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	0	0
	33.2 Transferred to capital (Stock Dividend)	0	0
	33.3. Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	0	0
36.	Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	2,232,560	2,328,011
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	49,836,742	47,604,182

DETAILS OF WRITE-INS

0501.		0	0
0502.		0	0
0503.		0	0
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.	Other Income - Tax Examination	5,073	12,332
1402.	Pooled Dividend, Write Off, & Payment Fees	(2,651,002)	(2,664,230)
1403.		0	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(2,645,929)	(2,651,898)
3701.		0	0
3702.		0	0
3703.		0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance	0	0
2. Net investment income	2,141,921	2,190,738
3. Miscellaneous income	335,796	258,780
4. Total (Lines 1 through 3)	2,477,717	2,449,518
5. Benefit and loss related payments	0	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	(699,968)	471,558
8. Dividends paid to policyholders	335,796	258,780
9. Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	117,673	570,558
10. Total (Lines 5 through 9)	(246,499)	1,300,896
11. Net cash from operations (Line 4 minus Line 10)	2,724,216	1,148,622
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,650,707	11,736,604
12.2 Stocks	1,136,662	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	895,294	19,213
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	12,682,663	11,755,817
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,849,285	13,312,970
13.2 Stocks	202,667	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	922,290	123,732
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	14,974,242	13,436,702
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(2,291,579)	(1,680,885)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(334,148)	451,933
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(334,148)	451,933
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	98,489	(80,330)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	21,713	102,043
19.2 End of year (Line 18 plus Line 19.1)	120,202	21,713

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

20.0001	0	0

Pt. 1-Premiums Earned
NONE

Pt. 1A-Recapitulation of All Premiums
NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire	0	0	0	0	0	0
2.	Allied lines	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	48,309,512	0	0	48,309,512	0	0
5.	Commercial multiple peril	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0
9.	Inland marine	1,793,504	0	0	1,793,504	0	0
10.	Financial guaranty	0	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0
12.	Earthquake	392,461	0	0	392,461	0	0
13.	Group accident and health	0	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0	0	0
17.2	Other liability - claims-made	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	361,295,766	0	0	361,295,766	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	220,972,950	0	0	220,972,950	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0
29.	International	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	632,764,193	0	0	632,764,193	0	0

DETAILS OF WRITE-INS

3401.		0	0	0	0	0	0
3402.		0	0	0	0	0	0
3403.		0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 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 recorded on an annualized basis $.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	0	0	0	0	0	0	0	0.0
2.	Allied lines	0	0	0	0	0	0	0	0.0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	24,588,733	0	24,588,733	0	0	0	0	0.0
5.	Commercial multiple peril	0	0	0	0	0	0	0	0.0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	0	0	0	0	0	0	0.0
9.	Inland marine	580,328	0	580,328	0	0	0	0	0.0
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	0	0	0	0.0
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	0	0	0	0	0	0	0	0.0
16.	Workers' compensation	0	0	0	0	0	0	0	0.0
17.1	Other liability - occurrence	0	0	0	0	0	0	0	0.0
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	200,675,046	0	200,675,046	0	0	0	0	0.0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	121,311,228	0	121,311,228	0	0	0	0	0.0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23.	Fidelity	0	0	0	0	0	0	0	0.0
24.	Surety	0	0	0	0	0	0	0	0.0
26.	Burglary and theft	0	0	0	0	0	0	0	0.0
27.	Boiler and machinery	0	0	0	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Warranty	0	0	0	0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	347,155,335	0	347,155,335	0	0	0	0	0.0

DETAILS OF WRITE-INS

3401.		0	0	0	0	0	0	0	0.0
3402.		0	0	0	0	0	0	0	0.0
3403.		0	0	0	0	0	0	0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	0	0	0	0	0	0	0	0	0
2.	Allied lines	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	6,480,974	0	6,480,974	0	4,447,908	0	4,447,908	0	0
5.	Commercial multiple peril	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0
9.	Inland marine	53,163	0	53,163	0	182,692	0	182,692	0	0
10.	Financial guaranty	0	0	0	0	0	0	0	0	0
11.1	Medical malpractice - occurrence	0	0	0	0	0	0	0	0	0
11.2	Medical malpractice - claims-made	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	43,040	0	43,040	0	0
13.	Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0	0	0	0	0	0
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	222,790,124	0	222,790,124	0	54,525,784	0	54,525,784	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	12,322,777	0	12,322,777	0	(8,970,899)	0	(8,970,899)	0	0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	241,647,038	0	241,647,038	0	50,228,525	0	50,228,525	0	0
	DETAILS OF WRITE-INS									
3401.		0	0	0	0	0	0	0	0	0
3402.		0	0	0	0	0	0	0	0	0
3403.		0	0	0	0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	11,203,956	0	0	11,203,956
1.2 Reinsurance assumed	0	0	0	0
1.3 Reinsurance ceded	11,203,956	0	0	11,203,956
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	0	0	0	0
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	51,024,049	0	51,024,049
2.2 Reinsurance assumed, excluding contingent	0	0	0	0
2.3 Reinsurance ceded, excluding contingent	0	51,024,049	0	51,024,049
2.4 Contingent - direct	0	0	0	0
2.5 Contingent - reinsurance assumed	0	0	0	0
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	0	0	0
3. Allowances to manager and agents	0	0	0	0
4. Advertising	0	0	0	0
5. Boards, bureaus and associations	0	0	0	0
6. Surveys and underwriting reports	0	0	0	0
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	0	0	0	0
8.2 Payroll taxes	0	0	0	0
9. Employee relations and welfare	0	0	0	0
10. Insurance	0	0	0	0
11. Directors' fees	0	0	0	0
12. Travel and travel items	0	0	0	0
13. Rent and rent items	0	0	0	0
14. Equipment	0	0	0	0
15. Cost or depreciation of EDP equipment and software	0	0	0	0
16. Printing and stationery	0	0	0	0
17. Postage, telephone and telegraph, exchange and express	0	0	0	0
18. Legal and auditing	0	0	0	0
19. Totals (Lines 3 to 18)	0	0	0	0
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....7,915	0	0	0	0
20.2 Insurance department licenses and fees	0	0	0	0
20.3 Gross guaranty association assessments	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate)	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	0	0	0
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	0	0	4,327	4,327
25. Total expenses incurred	0	0	4,327	(a) 4,327
26. Less unpaid expenses - current year	0	0	0	0
27. Add unpaid expenses - prior year	0	0	0	0
28. Amounts receivable relating to uninsured 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)	0	0	4,327	4,327

DETAILS OF WRITE-INS

2401. Miscellaneous Expense	0	0	4,327	4,327
2402.	0	0	0	0
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	0	0	4,327	4,327

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 107,364	107,243
1.1	Bonds exempt from U.S. tax	(a) 2,309,557	2,415,042
1.2	Other bonds (unaffiliated)	(a) 5,496	5,496
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 40,550	43,188
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	0	0
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	9,789	9,789
9.	Aggregate write-ins for investment income	(4,294)	(4,294)
10.	Total gross investment income	2,468,462	2,576,464
11.	Investment expenses		(g) 4,327
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		4,327
17.	Net investment income (Line 10 minus Line 16)		2,572,137

DETAILS OF WRITE-INS

0901.	Interest Received Involuntary Pool	(1,503)	(1,503)
0902.	Make Whole Provision	(2,649)	(2,649)
0903.	Miscellaneous Interest	(142)	(142)
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	(4,294)	(4,294)
1501.			0
1502.			0
1503.			0
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 $.....430,696 accrual of discount less $.....108,482 amortization of premium and less $.....59,765 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(d) Includes $.....0 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.
(g) Includes $.....0 investment expenses and $.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
(h) Includes $.....0 interest on surplus notes and $.....0 interest on capital notes.
(i) Includes $.....0 depreciation on real estate and $.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	(95,079)	0	(95,079)	0	0
1.2	Other bonds (unaffiliated)	0	0	0	(157,697)	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(66,005)	0	(66,005)	94,175	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	(161,084)	0	(161,084)	(63,522)	0

DETAILS OF WRITE-INS

0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
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)	0	0	0
11. Title plants (for Title insurers only)	0	0	0
12. Investment income due and accrued	0	0	0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
13.3 Accrued retrospective premiums	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers	0	0	0
14.2 Funds held by or deposited with reinsured companies	0	0	0
14.3 Other amounts receivable under reinsurance contracts	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
16.2 Net deferred tax asset	0	0	0
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software	0	0	0
19. Furniture and equipment, including health care delivery assets	0	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0
22. Health care and other amounts receivable	0	0	0
23. Aggregate write-ins for other than invested assets	0	0	0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23)	0	0	0
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
26. TOTALS (Lines 24 and 25)	0	0	0

NONE

DETAILS OF WRITE-INS

0901.	0	0	0
0902.	0	0	0
0903.	0	0	0
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.	0	0	0
2302.	0	0	0
2303.	0	0	0
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

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

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

The Company is authorized to sell property-liability insurance in 39 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Arizona, Florida, Illinois, New York and Washington for the year ended December 31, 2008. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

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

Summary of Significant Accounting Policies

A. Accounting Practices

The Company's statement is presented on the basis of accounting practices prescribed or permitted by the Rhode Island Department of Business Regulation, Insurance Division ("RI DBR, Insurance Division"). While the RI DBR, Insurance Division 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 RI DBR, Insurance Division.

The RI DBR, Insurance Division 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 NAIC SAP, while this provision is not recognized for GAAP purposes;
(7) The balance sheet under NAIC SAP is reported net of reinsurance, while under GAAP, the balance sheet reports reinsurance recoverables, including amounts related to losses incurred but not reported, and prepaid reinsurance premium as assets;
(8) Comprehensive income and its components are not presented in the statutory financial statements;
(9) Subsidiaries are included as common stock carried under the equity method, with the equity in net income of subsidiaries credited directly to the Company's surplus for NAIC SAP, while GAAP requires either consolidation or the equity in earnings of subsidiaries or net income of subsidiaries to be credited to the income statement; and

(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 amortized cost or fair value. Bonds not backed by other loans are amortized using the scientific method.
(3) Common stocks of non-affiliates are stated at fair 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 or amortized cost unless they have a NAIC rating designation of 3, 4, 5, or 6 which are stated at the lower of cost, amortized cost or fair value. Perpetual 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 cost or fair value.
(5) The Company has no mortgage loans.
(6) Mortgage-backed bonds included in bonds are stated at amortized cost using the scientific method unless they have a NAIC rating designation of 3, 4, 5 or 6 which are stated at the lower of amortized cost or fair value. Amortization of the discount or premium from the purchase of these securities considers the estimated timing and amount of prepayments of the underlying mortgage loans. Actual prepayment experience is periodically reviewed and effective yields are recalculated when differences arise between the prepayments originally anticipated and the actual prepayments received and currently anticipated. For credit-sensitive mortgage-backed and asset-backed bonds and certain prepayment-sensitive bonds (e.g., interest-only securities) the effective yield is recalculated on a prospective basis. For all other mortgage-backed and asset-backed bonds the effective yield is recalculated on a retrospective basis.
(7) For investments in stocks of uncombined subsidiaries and affiliates in which holdings has an interest of 10% or more are carried on the equity basis. The change in the stated value is recorded as a change in net unrealized capital gains (losses), a component of unassigned surplus.
(8) The Company has no minor ownership interests in joint ventures, partnerships and limited liability companies.
(9) For derivative accounting policy, see Note 8.
(10) For premium deficiency reserve policy, see Note 29.
(11) The liability for unpaid reported losses is based on a case by case estimate (case reserves) for most lines of business, for the other lines of business, unpaid losses are based on average "statistical" reserves. There is an additional overall estimate (supplemental reserves for several specific lines of business) based on the Company's past experience, this is also known as an additional reserve on known claims. A provision also is made for losses incurred but not reported on the basis of estimates and past experience modified for current trends and estimates of expenses for investigating and settling claims, reduced for anticipated salvage and subrogation. The liability for unpaid losses on business assumed is based in part on reports received from ceding companies.

Management believes that the liability for unpaid losses and loss adjustment expenses is adequate to cover ultimate unpaid losses and loss adjustment expenses incurred. However, such liability is necessarily based on estimates, and the ultimate liability may vary significantly from such estimates. In accordance with industry practice, the Company regularly reviews its estimated liability, and any adjustments are reflected in the period in which they become known. In accordance with guidelines established by the NAIC, the liability for unpaid losses at December 31, 2008 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.

2. Accounting Changes and Corrections of Errors

A. The Company has no accounting changes or corrections of errors.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Mergers

Not Applicable.

C. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

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

E. Repurchase Agreements

Not Applicable.

F. Real Estate

Not Applicable.

G. Low Income Housing Tax Credits

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable.

7. Investment Income

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

B. Not Applicable.

8. Derivative Instruments

Not Applicable.

9. Income Taxes

A. The components of net deferred income tax assets and liabilities as of December 31 consisted of the following:

	2008	2007
Total of all deferred income tax assets (admitted and non-admitted)	$ 18,824	$ 24,917
Total of all deferred income tax liabilities	(445,736)	(502,060)
Net deferred tax asset	(426,912)	(477,143)
Total deferred income tax assets non-admitted in accordance with SSAP No. 10, Income Taxes	-	-
Total net admitted deferred tax asset (liability)	$ (426,912)	$ (477,143)
(Increase) decrease in deferred income tax assets non-admitted	$ -	$ -

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

C. Current income taxes incurred consisted of the following major components:

	2008	2007
Federal	$ 137,839	$ 194,279
Foreign	-	-
Total income tax on gain from operations	137,839	194,279
Federal income tax on capital gains and losses	32,437	339,990
Federal and foreign income taxes incurred	$ 170,276	$ 534,269

The changes in the main components of deferred tax amounts as of December 31 are as follows:

Deferred tax assets resulting from book/tax differences in	2008	2007	Change
Employee benefits	$ 18,213	$ 18,213	$ (0)
Other	611	6,704	(6,093)
Total deferred income tax assets - (admitted and non-admitted)	$ 18,824	$ 24,917	$ (6,093)
Less: deferred income tax assets - (non-admitted)	-	-	-
Total deferred tax assets - (admitted)	$ 18,824	$ 24,917	$ (6,093)

Deferred tax liabilities resulting from book/tax differences in	2008	2007	Change
Investments	$ (296,986)	$ (353,310)	$ 56,324
Reserves	(148,750)	(148,750)	-
Total deferred income tax liability	$ (445,736)	$ (502,060)	$ 56,324
Net admitted deferred tax asset (liability)	$ (426,912)	$ (477,143)	$ 50,231

Tax effect of change in non-admitted assets	-
Tax effect of unrealized gains (losses)	32,960
Change in net deferred income tax	$ 83,191

NOTES TO FINANCIAL STATEMENTS

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

		2008
Net income after dividends to policyholders and before federal income taxes @ 35%	$	902,024
Net realized capital gains @ 35%		(56,379)
Tax exempt income		(718,475)
Dividend received deduction		(8,994)
Prior years adjustments and accruals		(32,882)
Other		1,792
Total statutory taxes	$	87,085
Federal income taxes incurred including tax on realized capital gains:	$	170,276
Change in net deferred income tax		(83,191)
Total statutory taxes	$	87,085

E. (1) As of December 31, 2008, the Company had no net operating and capital loss carryforwards.

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future losses:

a. 2008 $ 205,314
b. 2007 $ 143,615
c. 2006 $ 529,548

(3) Admitted Deposits - Section 6603 Internal Revenue Service Code

Not Applicable.

F. (1) The Company joins MetLife, Inc. (the "Holding Company") and its includable subsidiaries in filing a federal consolidated life/non-life tax return.

The Company's federal income tax return is consolidated with the following entities:

23rd Street Investments, Inc.
334 Madison Euro Investments, Inc.
Cova Corporation
Cova Life Management Company
CRB Co., Inc.
DPA Holding Corporation
Economy Fire and Casualty Company
Economy Preferred Insurance Company
Economy Premier Assurance Company
Enterprise General Insurance Agency, Inc.
Exeter Reassurance Company, Ltd.
Federal Flood Certification Corporation
First MetLife Investors Insurance Company
G.A. Holding Corporation
General American Life Insurance Company
Hyatt Legal Plans of Florida, Inc.
Hyatt Legal Plans, Inc.
Krisman, Inc.
Met P & C Managing General Agency, Inc.
MetLife Auto & Home Insurance Agency, Inc.
MetLife Bank N.A.
MetLife Credit Corp.
MetLife Funding, Inc.
MetLife General Insurance Agency of Massachusetts
MetLife General Insurance Agency of Ohio
MetLife General Insurance Agency of Texas
MetLife Global, Inc.
MetLife Group, Inc.
MetLife Holdings, Inc.
MetLife, Inc.
MetLife International Holdings, Inc.
MetLife Investors Distribution Company
MetLife Investors Group, Inc.
MetLife Investors Insurance Company
MetLife Reinsurance Company of Charleston
MetLife Reinsurance Company of Vermont
MetLife Securities, Inc.
MetLife Taiwan Insurance Company Limited
MetLife Tower Resources Group, Inc.
MetLife Worldwide Holdings, Inc.
MetPark Funding, Inc.
Metropolitan Direct Property and Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property and Casualty Insurance Company
Metropolitan Life Insurance Company
Metropolitan Lloyds Insurance Company of Texas
Metropolitan Lloyds, Inc.
Metropolitan Property and Casualty Insurance Company
Metropolitan Realty Management, Inc.
Metropolitan Tower Life Insurance Company
Metropolitan Tower Realty Company, Inc.
Missouri Reinsurance (Barbados), Inc.
Natiloportem Holdings, Inc.
New England Life Insurance Company
New England Securities Corporation
Newbury Insurance Company Limited
SafeGuard Health Enterprises, Inc.
SafeGuard Dental Services, Inc.
SafeGuard Health Plans, Inc.
SafeHealth Life Insurance Company
SafeGuard Health Plans, Inc. (FL)
SafeGuard Health Plans, Inc. (NV)
SafeGuard Health Plans, Inc. (TX)
Texas Life Insurance Company
Transmountain Land & Livestock Company
Walnut Street Securities, Inc.
White Oak Royalty Company

(2) The consolidating companies have executed a tax allocation agreement. Under this agreement, current federal income tax expense (benefit) is computed on a separate return basis and provides that members shall make payments to (receive reimbursement from) the Holding Company, MetLife, Inc, to extent that their income (losses and other credits) contributes to (reduces) the consolidated federal income tax expense. The consolidating companies are reimbursed for net operating losses or other tax attributes they have generated when utilized in the consolidated return.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a wholly owned subsidiary of MPC, domiciled in Rhode Island, which is a wholly owned subsidiary of MetLife, incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange.

B. – C.

(1) For transactions by the Company and any affiliated insurer with any affiliate, see Note 13 and Schedule Y Part 2.
(2) The Company does not hold investments in its parent, affiliates or subsidiaries other than those disclosed in Schedule D.

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

	December 31, 2008 Due From (To)	December 31, 2007 Due From (To)
Metropolitan Property Casualty Insurance Company	$ 227,782	$ (112,776)
Total	$ 227,782	$ (112,776)

E. Not Applicable.

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

The Company is a party to service agreements with its affiliates, Metropolitan Life Insurance Company, 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. Not Applicable.
H. Not Applicable.
I. Not Applicable.
J. Not Applicable.
K. Not Applicable.
L. Not Applicable.

11. Debt

Not Applicable.

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

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

(1) The Company does not have any authorized or outstanding preferred stock as of December 31, 2008. 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, 2008.
(2) The Company paid no common stock dividends for the periods ended December 31, 2008 and 2007.
(3) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MPC as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next preceding two year net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MPC in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the Rhode Island Superintendent of Insurance (the “Rhode Island Superintendent”) and the Rhode Island Superintendent does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the Rhode Island Superintendent has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. The maximum amount of the dividend which the Company may pay to MPC in 2009 without prior regulatory approval is $4,983,674.
(4) The Company paid no common or preferred dividends for the periods ended December 31, 2008 and 2007.
(5) Subject to the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
(6) - (9)
Not Applicable.
(10) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was $(163,976).
(11) - (13)
Not Applicable.

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Assessments

Not Applicable.

C. Gain Contingencies

Not Applicable.

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

Not Applicable.

E. All Other Contingencies

The contingency footnote has been prepared on a combined basis for MPC and its subsidiaries and affiliates. The Company is a wholly owned subsidiary of MPC.

A purported class action has been filed against the 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. The complaint has been dismissed.

Two purported nationwide class actions have been filed against MPC 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 is scheduled to be argued on November 10, 2008. 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 fraud claim has been dismissed by the court.

A purported class action has been filed against MPC in Oklahoma. The 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. MPC has filed a motion to dismiss the suit.

A purported class action has been filed against MPC in New Jersey Federal Court challenging MPC'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. MPC's motion to dismiss has been granted and plaintiffs have filed an appeal.

A purported Louisiana class action was filed against MPC 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. MPC intends to vigorously defend these actions.

A putative collective action and class action has been filed against MPC 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 MPC to dismiss the state law class action claims was granted. The Court denied MPC'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. A settlement agreement was approved by the Court and administration of the settlement with the class members has been completed.

A bad faith suit has been filed against Metropolitan Group Property and Casualty Insurance Company ("Met Group") 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 Met Group's refusal to pay for the replacement of his vehicle was financially motivated. Met Group is vigorously defending this matter which is scheduled for trial in February, 2009.

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

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

15. Leases

Not Applicable.

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

Not Applicable.

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

A. Transfer of Receivables Reported as Sales
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

B. Transfer and Servicing of Financial Assets
Not Applicable.

C. Wash Sales
1. In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.
2. The Company did not have any wash sales with an NAIC designation of 3 through 6 for the 12 month period ending December 31, 2008.

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

Not Applicable.

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

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

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	$ 7,871,303

20. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring

Not Applicable.

C. Other Disclosures

(1) The Company has elected to use truncation in reporting amounts on all parts of Schedule D. Some Schedules and Exhibits may not agree due to rounding.
(2) Effective January 1, 2001, the NAIC and most state insurance departments implemented a comprehensive guide to Statutory Accounting Principles (Codification). These Accounting Practices and Procedures produced an increase to surplus for the Company in 2001 as a result of the recognition of deferred federal income taxes.
(3) The Company contributed $5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2008.

D. Uncollectible Assets

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

F. State Transferable Tax Credits

Not Applicable.

G. Hybrid Securities

The table below details the hybrid securities owned by the Company at December 31, 2008:

CUSIP	Issuer	Description	Book/Adjusted Carrying Value
989941208	Zurich Regcaps Funding Trust	Preferred Stock - Banks, Trust & Ins. Companies	$ 202,667

H. Subprime Mortgage Related Risk Exposure

Not Applicable.

21. Events Subsequent

Not Applicable.

22. Reinsurance

A. Unsecured Reinsurance Recoverables

NOTES TO FINANCIAL STATEMENTS

The Company cedes 100% of its business to its parent, MPC (NAIC # 26298, Federal I.D. #13-2725441), as part of the 100% Restated Quota Share Reinsurance Agreement. Due to this agreement, the Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums in the amount of $555,621,014.

B. Reinsurance Recoverable in Dispute

Not Applicable.

C. Reinsurance Assumed and Ceded

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	$ 0	$ 0	$ 226,197,231	$ 0	$ (226,197,231)	$ 0
All Other	0	0	0	0	0	0
Total	$ 0	$ 0	$ 226,197,231	$ 0	$ (226,197,231)	$ 0

Direct Unearned Premium Reserve $226,197,231

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

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

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

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. Changes in Incurred Losses and Loss Adjustment Expenses

Not Applicable.

25. Intercompany Pooling Arrangements

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

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

In addition, the Restated Quota Share Reinsurance Agreement provides that Economy Fire & Casualty Company's 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, MPC, 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, MPC, 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, 2008 was $254,231. 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, 2008.

27. Health Care Receivables

Not Applicable.

28. Participating Policies

Not Applicable.

29. Premium Deficiency Reserves

The Company had liabilities of $48 and $263 related to premium deficiency reserves as of December 31, 2008 and 2007, 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.

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

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

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 the name of the 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 Co. 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 .....0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

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

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
Met Investors Advisory, LLC	Irvine, 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	Irvine, CA					Yes
MetLife Securities, Inc.	New York, NY					Yes
Metropolitan Life Insurance Company	New York, NY					Yes
New England Securities Corporation	Boston, MA					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, 200 Berkley Street, Boston, MA 02116

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, Senior Vice President and Chief Financial Officer, Metropolitan Casualty Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

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

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

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

18.12 To stockholders not officers $.....0

18.13 Trustees, supreme or grand (Fraternal only) $.....0

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

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

18.22 To stockholders not officers $.....0

18.23 Trustees, supreme or grand (Fraternal only) $.....0

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

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

19.21 Rented from others $.....0

19.22 Borrowed from others $.....0

19.23 Leased from others $.....0

19.24 Other $.....0

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

20.2 If answer is yes:

20.21 Amount paid as losses or risk adjustment $.....0

20.22 Amount paid as expenses $.....0

20.23 Other amounts paid $.....0

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

21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $.....227,782

INVESTMENT

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 (other than securities lending programs addressed in 22.3)? Yes [ ] No [X]

22.2 If no, give full and complete information relating thereto.
Certain securities on deposit with States. JP Morgan Chase Bank is the custodian for all securities under the Company's exclusive control.

22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 16 where this information is also provided).

22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ]

22.5 If answer to 22.4 is yes, report amount of collateral. $.....0

22.6 If answer to 22.4 is no, report amount of collateral. $.....0

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 and 22.3) Yes [X] No [ ]

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

23.21	Subject to repurchase agreements	$.....0
23.22	Subject to reverse repurchase agreements	$.....0
23.23	Subject to dollar repurchase agreements	$.....0
23.24	Subject to reverse dollar repurchase agreements	$.....0
23.25	Pledged as collateral	$.....0
23.26	Placed under option agreements	$.....0
23.27	Letter stock or securities restricted as to sale	$.....0
23.28	On deposit with state or other regulatory body	$.....2,420,463
23.29	Other	$.....0

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

26. Excluding items in Schedule E-Part 3-Special Deposits, 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, F - 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 Name of Custodian(s)	2 Custodian's Address
J P Morgan 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

26.1 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/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
4095	Chris Bajak	200 Park Avenue, New York, NY 10166
4095	Bill Bixler	200 Park Avenue, New York, NY 10166
4095	Matt Blechner	200 Park Avenue, New York, NY 10166
4095	Steve Bruno	200 Park Avenue, New York, NY 10166
4095	Susan Buffum	200 Park Avenue, New York, NY 10166
4095	Brendan Cavanaugh	200 Park Avenue, New York, NY 10166
4095	Hank Chang	200 Park Avenue, New York, NY 10166
4095	Jason Chapin	200 Park Avenue, New York, NY 10166
4095	Vincent Cirulli	200 Park Avenue, New York, NY 10166
4095	Chris Costa	200 Park Avenue, New York, NY 10166
4095	Andy DeRosa	200 Park Avenue, New York, NY 10166
4095	Michael Fania	200 Park Avenue, New York, NY 10166
4095	David Farrell	200 Park Avenue, New York, NY 10166
4095	Erin Furey	200 Park Avenue, New York, NY 10166
4095	Dominic Guillossou	200 Park Avenue, New York, NY 10166
4095	Norman Hu	200 Park Avenue, New York, NY 10166
4095	Siri Hendricks	200 Park Avenue, New York, NY 10166
4095	Sean Huang	200 Park Avenue, New York, NY 10166
4095	Chris Johnson	200 Park Avenue, New York, NY 10166
4095	Kevin Kelly	200 Park Avenue, New York, NY 10166
4095	Wai Lee	200 Park Avenue, New York, NY 10166
4095	Jason Leinwand	200 Park Avenue, New York, NY 10166
4095	John Lima	200 Park Avenue, New York, NY 10166
4095	Stacey Lituchy	200 Park Avenue, New York, NY 10166
4095	Lisa Longino	200 Park Avenue, New York, NY 10166
4095	Carson Lu	200 Park Avenue, New York, NY 10166
4095	Kenneth Mahon	200 Park Avenue, New York, NY 10166
4095	Jason Manske	200 Park Avenue, New York, NY 10166
4095	William Moretti	200 Park Avenue, New York, NY 10166
4095	May Moy	200 Park Avenue, New York, NY 10166
4095	Nancy Mueller Handal	200 Park Avenue, New York, NY 10166
4095	Nowara Munir	200 Park Avenue, New York, NY 10166
4095	Matt Murphy	200 Park Avenue, New York, NY 10166
4095	Edward Palmer	200 Park Avenue, New York, NY 10166
4095	Tracy Pamperl	200 Park Avenue, New York, NY 10166
4095	Juan Peruyero	200 Park Avenue, New York, NY 10166
4095	Brad Rhoads	200 Park Avenue, New York, NY 10166
4095	John Rosenthal	200 Park Avenue, New York, NY 10166
4095	Dennis Sadak	200 Park Avenue, New York, NY 10166
4095	Farah Sayyed	200 Park Avenue, New York, NY 10166
4095	Sanket Sant	200 Park Avenue, New York, NY 10166
4095	Jonathan Schlein	200 Park Avenue, New York, NY 10166
4095	Charles Scully	200 Park Avenue, New York, NY 10166
4095	Michael Sing	200 Park Avenue, New York, NY 10166
4095	Gerd Stabbert	200 Park Avenue, New York, NY 10166
4095	Jeff Tapper	200 Park Avenue, New York, NY 10166
4095	Gregory Tell	200 Park Avenue, New York, NY 10166
4095	Mirsad Usejnoski	200 Park Avenue, New York, NY 10166
4095	Bernise Valdez	200 Park Avenue, New York, NY 10166
4095	Jason Valentino	200 Park Avenue, New York, NY 10166
4095	Michael Williams	200 Park Avenue, New York, NY 10166
4095	Lamont Wilson	200 Park Avenue, New York, NY 10166
4095	Jim Wiviott	200 Park Avenue, New York, NY 10166

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

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj.Carrying Value
27.2999. TOTAL		0

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

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

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	48,585,040	45,891,780	(2,693,260)
28.2 Preferred stocks	202,667	152,917	(49,750)
28.3 Totals	48,787,707	46,044,697	(2,743,010)

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

Per Part 6, Section 2 of the SVO Purposes and Procedures Manual, Insurance companies can elect to not use prices provided by the NAIC. They can select any of 5 price sources, as defined in this section, and identify them in their appropriate schedule.

MetLife and its affiliate insurance companies have chosen to not use market prices obtained from the NAIC. First an external quoted price is sought. In cases where in an external quoted price is not available, the fair value 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.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

29.2 If no, list exceptions:

OTHER

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

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]
1.2 If yes, indicate premium earned on U.S. business only. $.....0
1.3 What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $.....0
1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $.....0
1.5 Indicate total incurred claims on all Medicare Supplement insurance. $.....0
1.6 Individual policies:
Most current three years:
1.61 Total premium earned $.....0
1.62 Total incurred claims $.....0
1.63 Number of covered lives 0
All years prior to most current three years:
1.64 Total premium earned $.....0
1.65 Total incurred claims $.....0
1.66 Number of covered lives 0
1.7 Group policies:
Most current three years:
1.71 Total premium earned $.....0
1.72 Total incurred claims $.....0
1.73 Number of covered lives 0
All years prior to most current three years:
1.74 Total premium earned $.....0
1.75 Total incurred claims $.....0
1.76 Number of covered lives 0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	$.....0	$.....0
2.2 Premium Denominator	$.....0	$.....0
2.3 Premium Ratio (2.1/2.2)	.....0.0	.....0.0
2.4 Reserve Numerator	$.....0	$.....0
2.5 Reserve Denominator	$.....0	$.....0
2.6 Reserve Ratio (2.4/2.5)	.....0.0	.....0.0

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 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:

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 Notheast 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 reinsurance 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 the 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 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]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 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 affiliate 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 reinsurance 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 [ ] No [ ] N/A [X]

11.1 Has this reporting entity guaranteed policies issued by any other reporting 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 assets 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 that is secured by letters of credit, collateral and other funds: $.....0

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

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

12.41 From .....0.0 %
12.42 To .....0.0 %

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

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

12.61 Letters of credit $.....0
12.62 Collateral and other funds $.....0

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

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 financial 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					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

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 [X]

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

FIVE-YEAR HISTORICAL DATA

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

		1 2008	2 2007	3 2006	4 2005	5 2004
	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)	361,295,766	354,094,612	329,299,087	306,761,414	280,727,435
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	223,158,915	219,813,393	198,648,018	181,917,313	167,529,560
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	48,309,512	47,279,052	39,925,999	29,814,638	20,431,714
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6.	Total (Line 35)	632,764,193	621,187,057	567,873,104	518,493,365	468,688,709
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0	0	0	0
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12.	Total (Line 35)	0	0	0	0	0
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	0	0	0	0	0
14.	Net investment gain (loss) (Line 11)	2,378,616	2,218,571	1,992,638	2,097,449	3,184,127
15.	Total other income (Line 15)	340,870	271,112	194,084	125,670	39,401
16.	Dividends to policyholders (Line 17)	335,796	258,780	194,083	125,670	39,401
17.	Federal and foreign income taxes incurred (Line 19)	137,839	194,279	154,110	154,413	188,260
18.	Net income (Line 20)	2,245,851	2,036,624	1,838,529	1,943,036	2,995,867
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	50,406,609	48,711,456	46,364,205	44,379,233	42,386,993
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 13.1)	0	0	0	0	0
	20.2 Deferred and not yet due (Line 13.2)	0	0	0	0	0
	20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 24)	569,867	1,107,275	1,088,036	1,018,887	1,062,754
22.	Losses (Page 3, Line 1)	0	0	0	0	0
23.	Loss adjustment expenses (Page 3, Line 3)	0	0	0	0	0
24.	Unearned premiums (Page 3, Line 9)	0	0	0	0	0
25.	Capital paid up (Page 3, Lines 28 & 29)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26.	Surplus as regards policyholders (Page 3, Line 35)	49,836,742	47,604,182	45,276,170	43,360,350	41,324,239
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	2,724,216	1,148,622	1,503,891	2,117,330	2,381,527
	Risk-Based Capital Analysis					
28.	Total adjusted capital	49,836,742	47,604,182	45,276,170	43,360,350	41,324,239
29.	Authorized control level risk-based capital	286,605	231,971	205,416	194,363	362,223
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
	(Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
30.	Bonds (Line 1)	98.5	96.8	96.4	96.9	94.7
31.	Stocks (Lines 2.1 & 2.2)	0.4	2.4	2.8	2.9	0.0
32.	Mortgage loans on real estate (Lines 3.1 & 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	0.2	0.0	0.2	0.1	0.1
35.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Other invested assets (Line 7)	0.8	0.8	0.6	0.1	5.3
37.	Receivable for securities (Line 8)	0.0	0.0	0.0	0.0	0.0
38.	Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
40.	Affiliated bonds (Sch. D, Summary, Line 25, Col. 1)	0	0	0	0	0
41.	Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)	0	0	0	0	0
42.	Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	0	0	0	0	0
43.	Affiliated short-term investments (Schedule DA, Verification, Col. 5, Line 10)	0	0	0	0	0
44.	Affiliated mortgage loans on real estate	0	0	0	0	0
45.	All other affiliated	0	0	0	0	0
46.	Total of above lines 40 to 45	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2008	2 2007	3 2006	4 2005	5 2004
	Capital and Surplus Accounts (Page 4)					
48.	Net unrealized capital gains (losses) (Line 24)	(96,483)	(93,347)	11,018	20,815	(6,266)
49.	Dividends to stockholders (Line 35)	0	0	0	0	(13,551,529)
50.	Change in surplus as regards policyholders for the year (Line 38)	2,232,560	2,328,011	1,915,823	2,036,112	(10,872,749)
	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)	200,675,046	183,609,590	155,506,265	139,897,135	126,807,467
52.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	121,891,556	109,256,736	100,277,130	96,156,540	82,953,631
53.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	24,588,733	19,510,867	19,273,954	21,688,041	20,224,227
54.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
55.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
56.	Total (Line 35)	347,155,335	312,377,193	275,057,349	257,741,716	229,985,325
	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)	0	0	0	0	0
58.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
59.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
60.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
61.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
62.	Total (Line 35)	0	0	0	0	0
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
63.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
64.	Losses incurred (Line 2)	0.0	0.0	0.0	0.0	0.0
65.	Loss expenses incurred (Line 3)	0.0	0.0	0.0	0.0	0.0
66.	Other underwriting expenses incurred (Line 4)	0.0	0.0	0.0	0.0	0.0
67.	Net underwriting gain (loss) (Line 8)	0.0	0.0	0.0	0.0	0.0
	Other Percentages					
68.	Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	0.0	0.0	0.0	0.0	0.0
69.	Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	0.0	0.0	0.0	0.0	0.0
70.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 35, Col. 1 x 100.0)	0.0	0.0	0.0	0.0	0.0
	One Year Loss Development (000 omitted)					
71.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	0	0	0	0	0
72.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100)	0.0	0.0	0.0	0.0	0.0
	Two Year Loss Development (000 omitted)					
73.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	82	82	11	11	1	1	0	0	XXX
2. 1999	234,704	190,060	44,644	51,039	23,158	4,150	3,575	3,836	137	2,225	32,155	XXX
3. 2000	298,600	237,520	61,080	106,778	67,925	7,023	5,740	7,225	634	1,471	46,727	XXX
4. 2001	323,258	323,258	0	194,288	194,288	4,995	4,995	2,607	2,607	0	0	XXX
5. 2002	291,361	291,361	0	207,165	207,165	6,493	6,493	3,371	3,371	0	0	XXX
6. 2003	391,991	391,991	0	212,620	212,620	6,392	6,392	4,053	4,053	0	0	XXX
7. 2004	447,542	447,542	0	245,064	245,064	6,847	6,847	6,266	6,266	0	0	XXX
8. 2005	499,728	499,728	0	269,380	269,380	6,314	6,314	6,621	6,621	0	0	XXX
9. 2006	542,849	542,849	0	261,671	261,671	4,080	4,080	5,718	5,718	0	0	XXX
10. 2007	592,849	592,849	0	278,272	278,272	2,066	2,066	4,659	4,659	0	0	XXX
11. 2008	627,610	627,610	0	229,463	229,463	353	353	3,331	3,331	0	0	XXX
12. Totals	XXX	XXX	XXX	2,055,822	1,989,088	48,723	46,865	47,689	37,399	3,696	78,882	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	43	43	35	35	9	9	3	3	6	6	0	0	XXX
2. 1999	18	18	0	0	3	3	1	1	2	2	0	0	XXX
3. 2000	41	41	72	72	7	7	12	12	8	8	0	0	XXX
4. 2001	510	510	675	675	76	76	120	120	83	83	0	0	XXX
5. 2002	1,155	1,155	1,149	1,149	178	178	202	202	156	156	0	0	XXX
6. 2003	2,637	2,637	2,047	2,047	364	364	326	326	228	228	0	0	XXX
7. 2004	4,130	4,130	3,471	3,471	568	568	527	527	353	353	0	0	XXX
8. 2005	11,784	11,784	8,384	8,384	1,561	1,561	1,076	1,076	775	775	0	0	XXX
9. 2006	23,687	23,687	14,875	14,875	3,155	3,155	2,171	2,171	1,485	1,485	0	0	XXX
10. 2007	49,682	49,682	25,919	25,919	6,555	6,555	3,638	3,638	2,860	2,860	0	0	XXX
11. 2008	110,576	110,576	30,984	30,984	12,046	12,046	4,947	4,947	5,964	5,964	0	0	XXX
12. Totals	204,263	204,263	87,611	87,611	24,522	24,522	13,023	13,023	11,920	11,920	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 1999	59,048	26,894	32,155	25.2	14.2	72.0	0	0	2.70	0	0
3. 2000	121,167	74,440	46,727	40.6	31.3	76.5	0	0	2.70	0	0
4. 2001	203,354	203,354	0	62.9	62.9	0.0	0	0	0.00	0	0
5. 2002	219,869	219,869	0	75.5	75.5	0.0	0	0	0.00	0	0
6. 2003	228,667	228,667	0	58.3	58.3	0.0	0	0	0.00	0	0
7. 2004	267,226	267,226	0	59.7	59.7	0.0	0	0	0.00	0	0
8. 2005	305,895	305,895	0	61.2	61.2	0.0	0	0	0.00	0	0
9. 2006	316,842	316,842	0	58.4	58.4	0.0	0	0	0.00	0	0
10. 2007	373,651	373,651	0	63.0	63.0	0.0	0	0	0.00	0	0
11. 2008	397,664	397,664	0	63.4	63.4	0.0	0	0	0.00	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										DEVELOPMENT	
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	11 One Year	12 Two Year
1. Prior	8,900	8,752	8,752	8,752	8,752	8,752	8,752	8,752	8,752	8,752	0	0
2. 1999	28,123	28,456	28,456	28,456	28,456	28,456	28,456	28,456	28,456	28,456	0	0
3. 2000	XXX	40,136	40,136	40,136	40,136	40,136	40,136	40,136	40,136	40,136	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11	12
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	4,101	8,752	8,752	8,752	8,752	8,752	8,752	8,752	8,752	XXX	XXX
2. 1999	17,125	23,730	28,456	28,456	28,456	28,456	28,456	28,456	28,456	28,456	XXX	XXX
3. 2000	XXX	25,443	40,136	40,136	40,136	40,136	40,136	40,136	40,136	40,136	XXX	XXX
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 1999	2 2000	3 2001	4 2002	5 2003	6 2004	7 2005	8 2006	9 2007	10 2008
1. Prior	3,083	1,555	0	0	0	0	0	0	0	0
2. 1999	5,077	1,546	0	0	0	0	0	0	0	0
3. 2000	XXX	5,836	0	0	0	0	0	0	0	0
4. 2001	XXX	XXX	0	0	0	0	0	0	0	0
5. 2002	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2003	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2004	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama AL	L	191,313	192,156	0	232,304	88,787	34,307	330	0
2. Alaska AK	N	0	0	0	1	2	0	0	0
3. Arizona AZ	L	36,535,502	37,024,159	32	19,338,167	20,653,153	15,194,707	228,691	0
4. Arkansas AR	L	15,584	16,394	0	16,712	16,214	2,352	243	0
5. California CA	N	0	0	0	0	0	0	0	0
6. Colorado CO	L	6,175,015	5,990,108	87,527	2,779,000	3,055,192	2,175,389	15,284	0
7. Connecticut CT	L	1,208,791	1,237,748	0	486,324	628,046	829,990	10,720	0
8. Delaware DE	L	243,600	252,051	0	230,572	79,265	78,855	2,010	0
9. District of Columbia DC	L	0	0	0	0	0	0	0	0
10. Florida FL	L	158,375,582	158,988,933	225,825	85,217,774	79,752,312	71,861,168	170,304	0
11. Georgia GA	L	14,477,903	14,425,677	687	9,000,007	10,122,156	5,435,413	99,237	0
12. Hawaii HI	N	0	0	0	0	0	0	0	0
13. Idaho ID	L	0	0	0	0	0	0	0	0
14. Illinois IL	L	84,596,282	84,876,921	0	47,750,111	50,881,352	32,163,401	869,260	0
15. Indiana IN	L	293,723	293,845	0	205,530	169,931	96,785	2,845	0
16. Iowa IA	L	86,306	87,487	0	30,053	3,359	6,760	734	0
17. Kansas KS	L	363,986	326,926	0	164,467	158,775	67,005	0	0
18. Kentucky KY	L	531,286	545,306	0	315,787	15,446	345,853	0	0
19. Louisiana LA	L	334,636	334,851	0	135,753	117,336	194,001	2,750	0
20. Maine ME	L	5,431,316	5,244,400	15,736	2,575,129	2,560,526	1,821,762	22,930	0
21. Maryland MD	L	3,639,152	3,873,448	0	2,722,656	3,192,797	2,115,074	26,344	0
22. Massachusetts MA	L	0	0	0	0	0	0	0	0
23. Michigan MI	N	0	0	0	0	0	0	0	0
24. Minnesota MN	L	23,355,411	23,400,288	5,775	13,408,080	13,350,123	11,637,784	55,796	0
25. Mississippi MS	L	12,689,482	12,239,172	0	6,090,466	7,521,794	5,552,311	96,023	0
26. Missouri MO	L	336,629	341,358	0	256,906	264,735	101,377	0	0
27. Montana MT	L	0	0	0	0	0	0	0	0
28. Nebraska NE	L	5,072,169	4,201,605	0	2,891,601	4,587,741	2,590,795	33,126	0
29. Nevada NV	N	0	0	0	0	0	0	0	0
30. New Hampshire NH	N	0	0	0	0	0	0	0	0
31. New Jersey NJ	N	0	0	0	0	0	0	0	0
32. New Mexico NM	N	0	0	0	0	0	0	0	0
33. New York NY	L	150,928,820	147,680,262	0	80,992,745	78,815,131	80,511,583	2,130,358	0
34. North Carolina NC	N	0	0	0	0	0	0	0	0
35. North Dakota ND	L	0	0	0	0	0	0	0	0
36. Ohio OH	L	0	0	0	0	0	0	0	0
37. Oklahoma OK	L	32,106	32,703	0	127,607	135,594	118,627	92	0
38. Oregon OR	L	150,257	150,594	0	42,964	34,612	28,743	634	0
39. Pennsylvania PA	L	26,424,520	25,647,074	0	16,476,327	15,345,356	10,685,266	334,712	0
40. Rhode Island RI	L	5,992,948	4,499,461	0	3,032,585	3,074,038	2,126,983	49,243	0
41. South Carolina SC	L	0	0	0	0	0	0	0	0
42. South Dakota SD	L	0	0	0	0	0	0	0	0
43. Tennessee TN	L	15,900,539	15,574,612	0	8,999,779	8,680,718	5,110,489	153,760	0
44. Texas TX	L	5,722,004	5,875,363	0	3,026,813	2,332,199	2,303,319	58,472	0
45. Utah UT	L	13,511,433	13,578,033	0	7,120,099	6,697,880	5,368,087	92,822	0
46. Vermont VT	N	0	0	0	0	0	0	0	0
47. Virginia VA	L	15,522,012	15,959,019	216	9,380,849	8,713,694	6,139,340	147,289	0
48. Washington WA	L	43,317,549	43,370,898	0	23,282,902	22,010,553	26,804,996	0	0
49. West Virginia WV	L	841,446	863,543	0	557,562	384,177	264,407	4,680	0
50. Wisconsin WI	L	466,890	484,523	0	267,707	73,694	108,630	3,875	0
51. Wyoming WY	N	0	0	0	0	0	0	0	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	N	0	0	0	0	0	0	0	0
55. US Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CN	N	0	0	0	0	0	0	0	0
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 40	632,764,192	627,608,918	335,798	347,155,339	343,516,688	291,875,559	4,612,564	0

DETAILS OF WRITE-INS

5801.	XXX	0	0	0	0	0	0	0	0
5802.	XXX	0	0	0	0	0	0	0	0
5803.	XXX	0	0	0	0	0	0	0	0
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 thru 5803+ Line 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

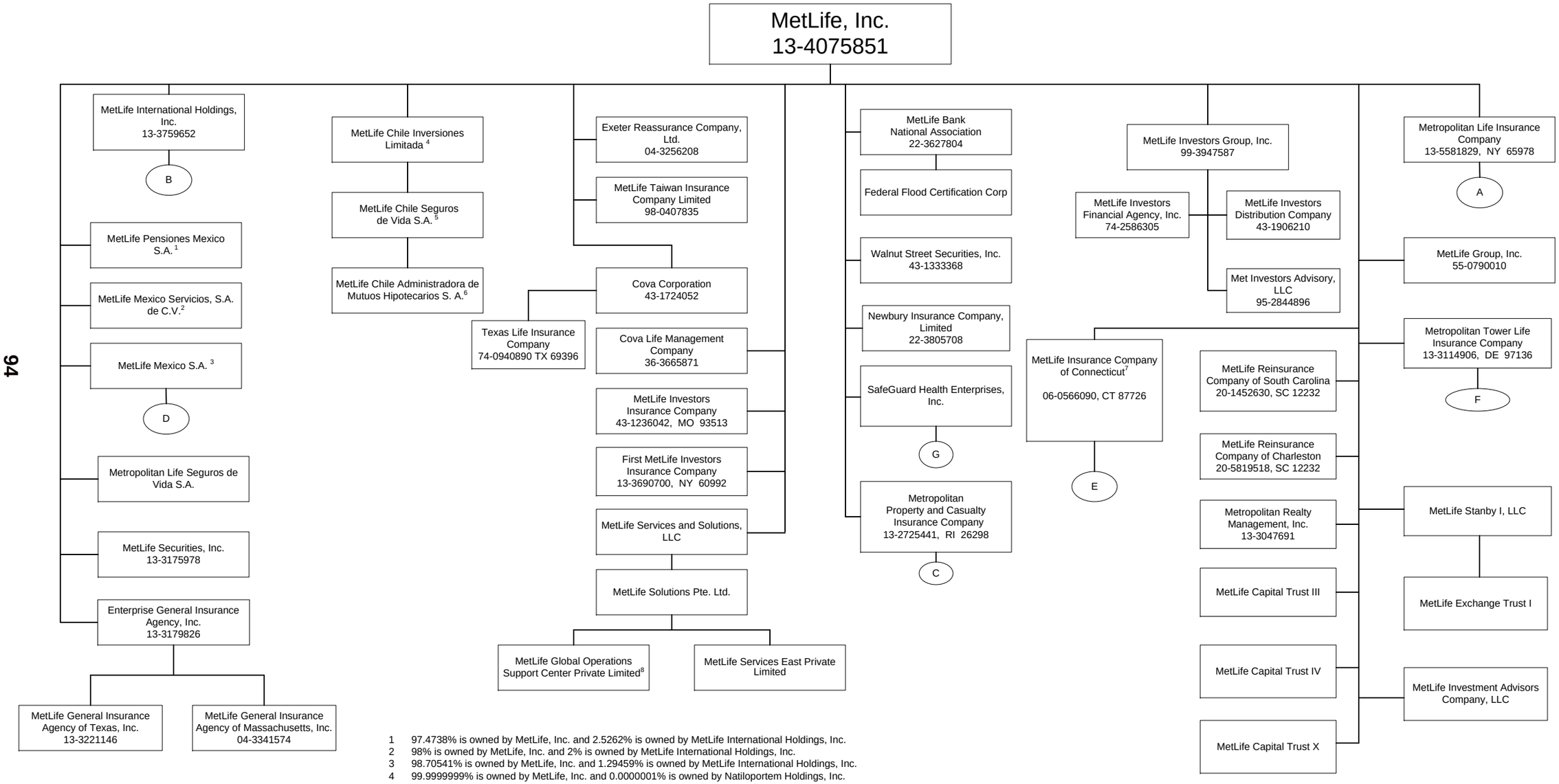
Explanation of Basis of Allocation of Premiums by States, etc.

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

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

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

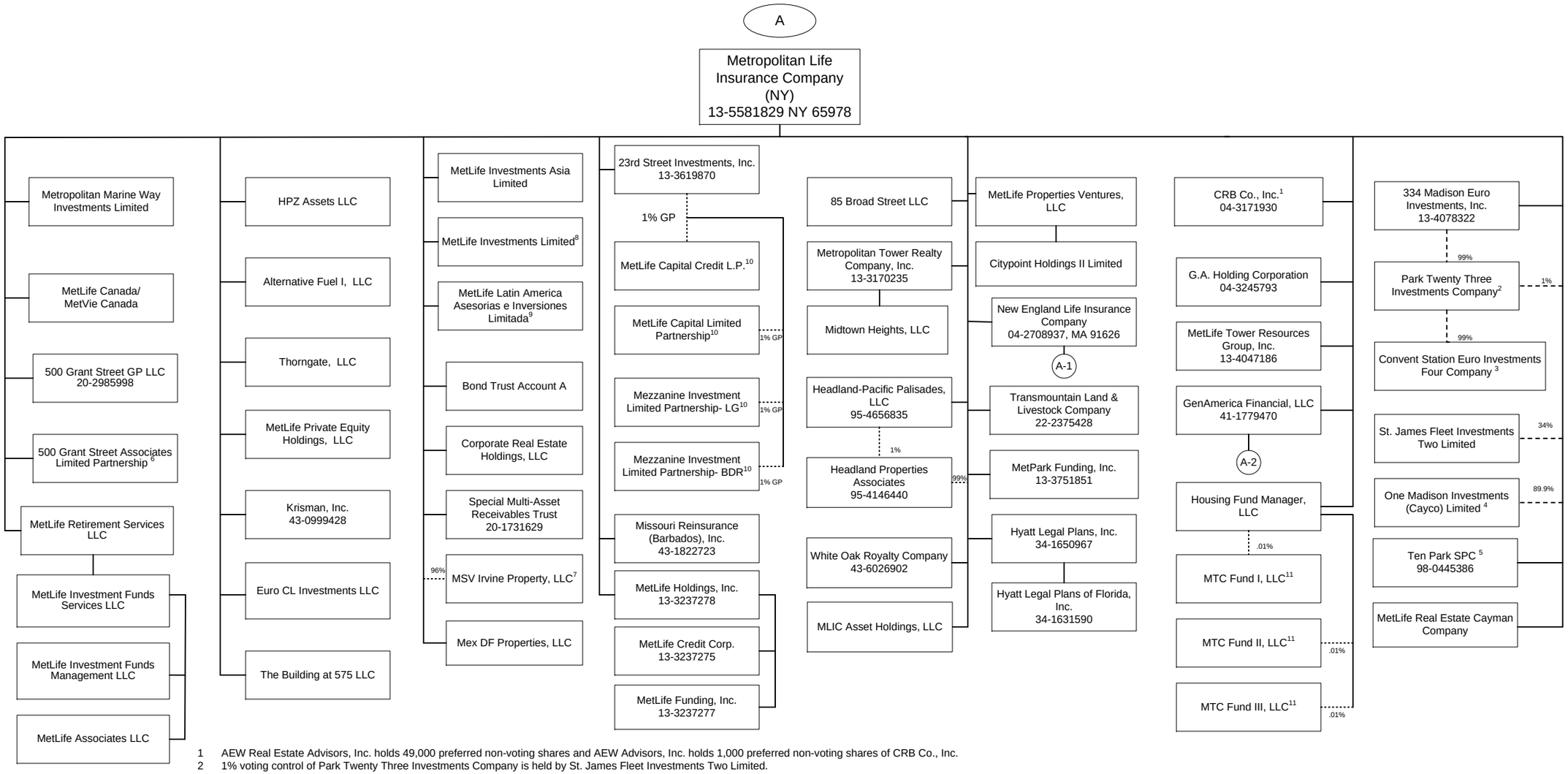
PART 1 - ORGANIZATIONAL CHART



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 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natiloportem Holdings, Inc.

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

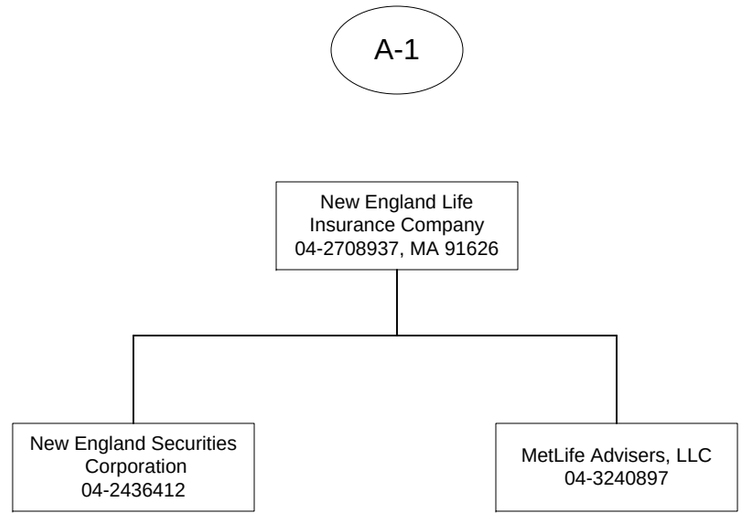
PART 1 - ORGANIZATIONAL CHART



1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB Co., Inc.
2 1% voting control of Park Twenty Three Investments Company is held by St. James Fleet Investments Two Limited.
3 1% voting control of Convent Station Euro Investments Four Company is held by 334 Madison Euro Investments, Inc. as nominee for Park Twenty Three Investments Company.
4 10.1% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company.
5 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.
6 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
7 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.
8. 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.
9. 23rd Street Investments, Inc holds .01% of MetLife Latin America Asesorias e Inversiones Limitada.
10. 1% General Partnership interest is held by 23rd Street Investments, Inc. and 99% Limited Partnership interest is held by Metropolitan Life Insurance Company.
11. Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.

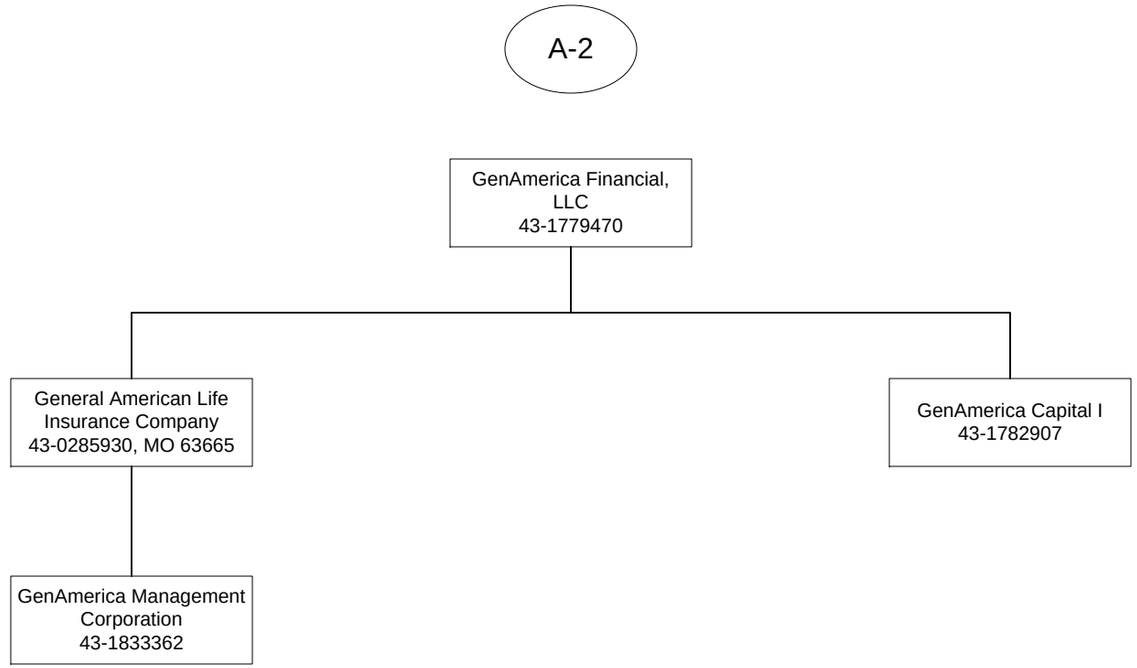
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



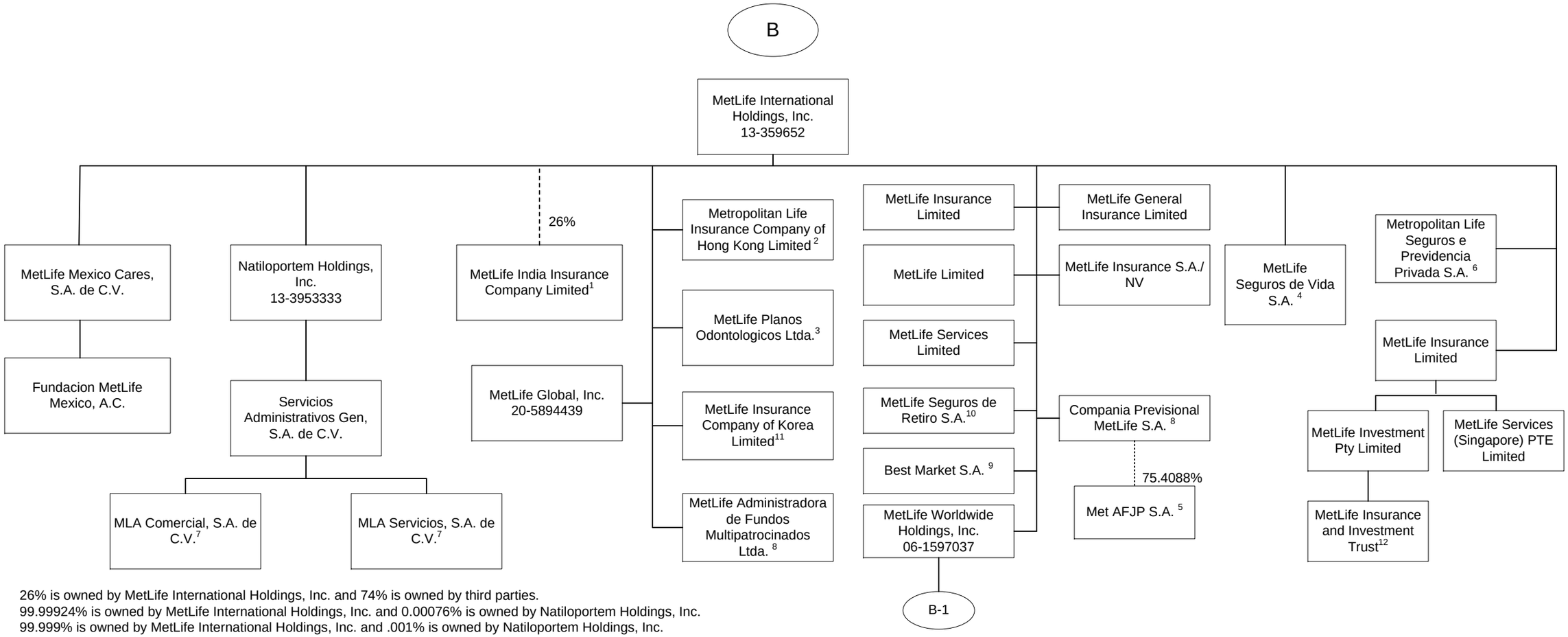
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

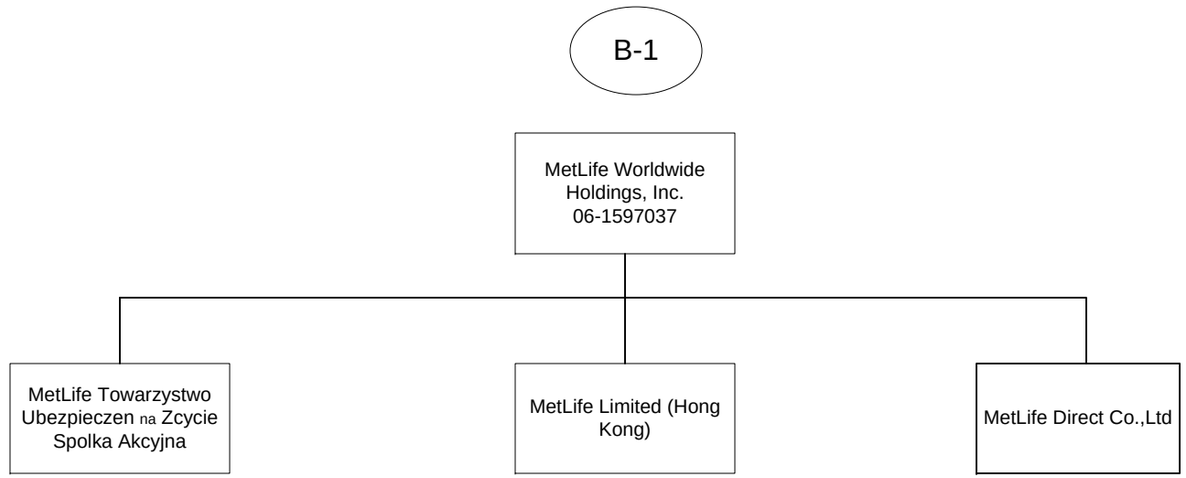
PART 1 - ORGANIZATIONAL CHART



1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.99924% is owned by MetLife International Holdings, Inc. and 0.00076% is owned by Natiloportem Holdings, Inc.
3 99.999% is owned by MetLife International Holdings, Inc. and .001% 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 MetLife Seguros de Retiro S.A.
6 66.6617540% is owned by MetLife International Holdings, Inc., 33.3382457% 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 14.64% of MetLife Insurance Company of Korea Limited is owned by MetLife Mexico, S.A. and 85.36% is owned by MetLife International Holdings, Inc.
12 MetLife Insurance and Investment Trust is a trust vehicle, the trustee of which is MetLife Investments Pty Limited ("MIPL"). MIPL is wholly owned subsidiary of MetLife Insurance Limited.

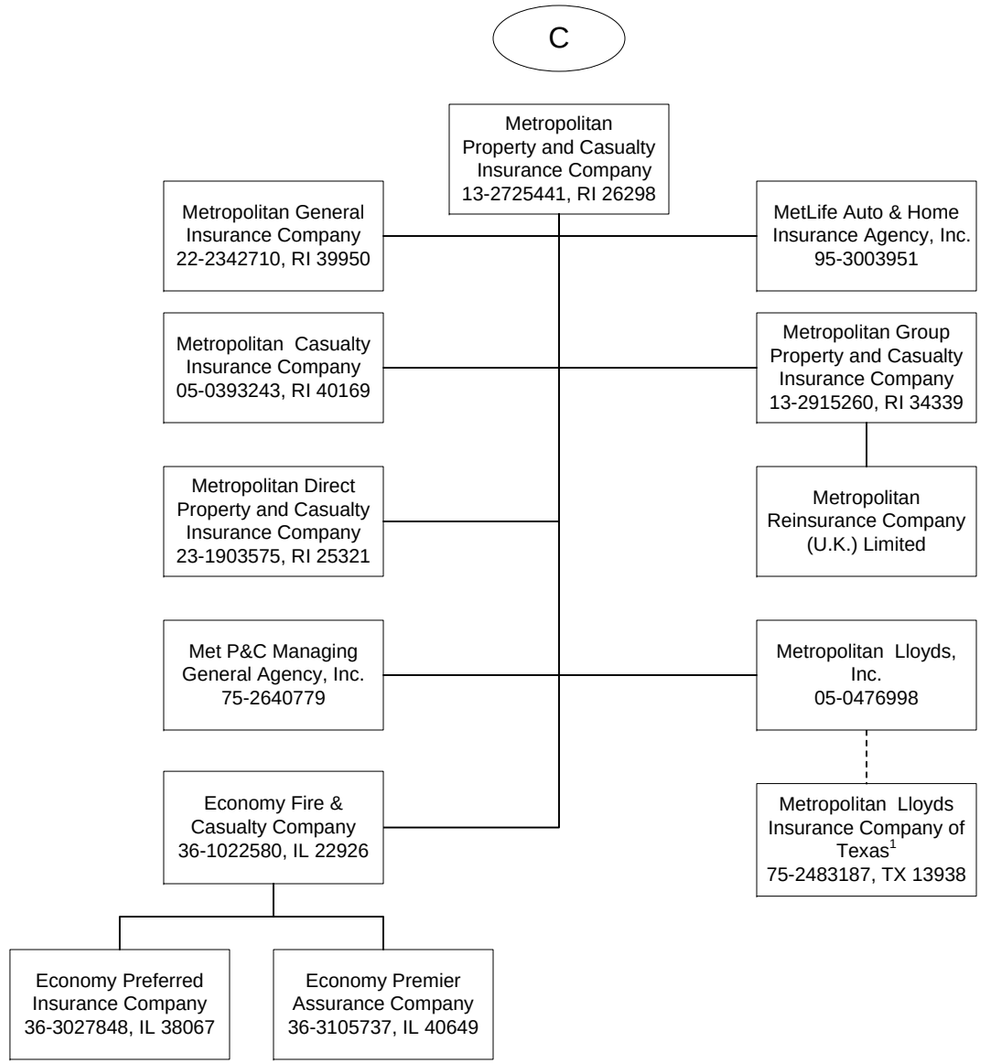
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

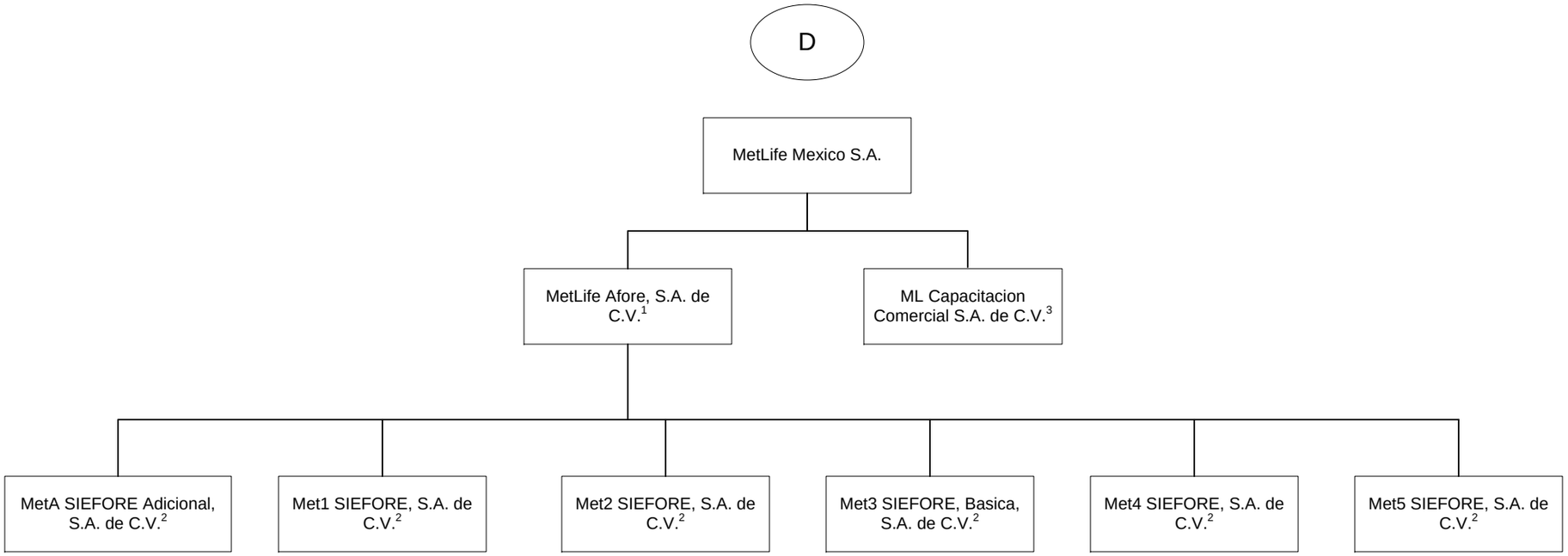
PART 1 - ORGANIZATIONAL CHART



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



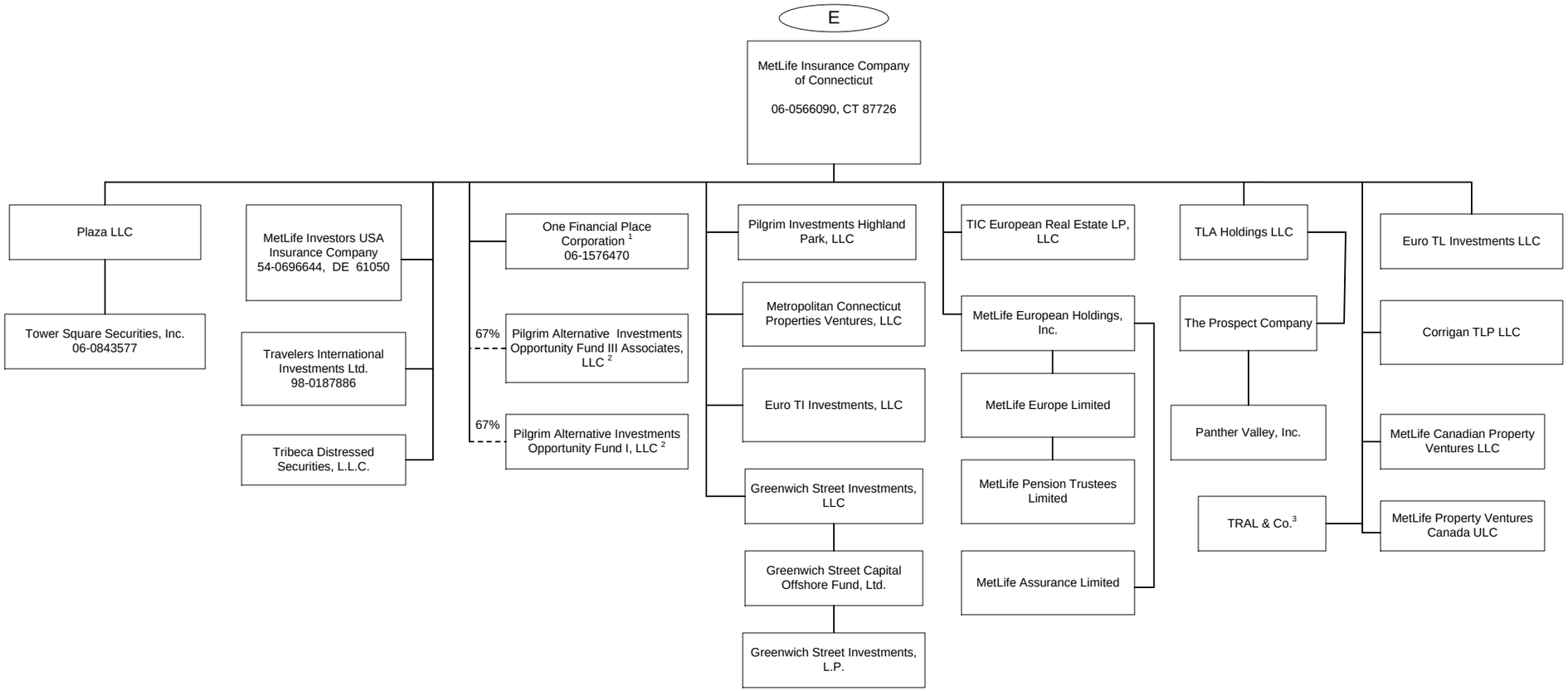
1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.

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

3 99% is owned by MetLife Mexico S.A. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.

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

PART 1 - ORGANIZATIONAL CHART



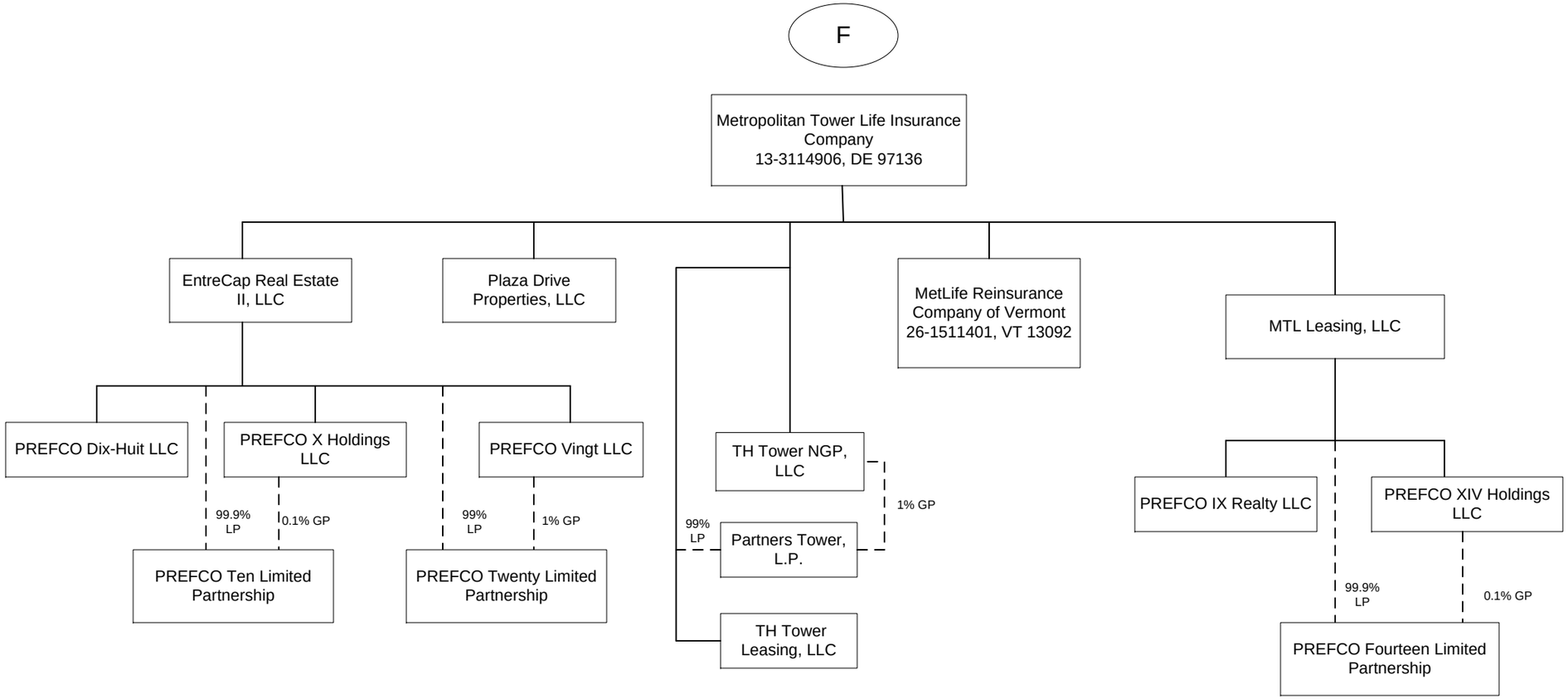
1 100% is owned in the aggregate by MetLife Insurance Company of Connecticut.

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

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

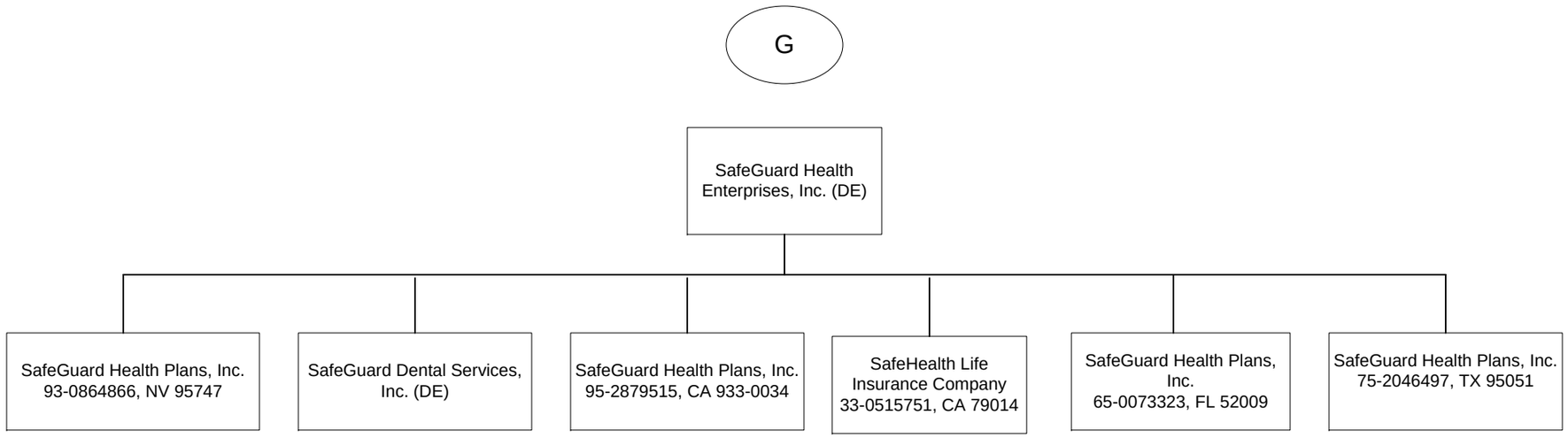
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



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) 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.

3) 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.

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