



QUARTERLY STATEMENT

As of June 30, 2009
of the Condition and Affairs of the

Metropolitan Direct Property and Casualty Insurance Company

NAIC Group Code.....241, 241 (Current Period) (Prior Period)	NAIC Company Code..... 25321	Employer's ID Number..... 23-1903575
Organized under the Laws of Rhode Island Incorporated/Organized..... May 24, 1949	State of Domicile or Port of Entry Rhode Island Commenced Business..... June 1, 1949	Country of Domicile US
Statutory Home Office	700 Quaker Lane..... Warwick RI 02886-6669 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	700 Quaker Lane..... Warwick RI 02886-6669 <i>(Street and Number) (City or Town, State and Zip Code)</i>	401-827-2400 <i>(Area Code) (Telephone Number)</i>
Mail Address	PO Box 350, 700 Quaker Lane..... Warwick RI 02887-0350 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	700 Quaker Lane..... Warwick RI 02886-6669 <i>(Street and Number) (City or Town, State and Zip Code)</i>	800-638-4208 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.metlife.com	
Statutory Statement Contact	James Jeffrey DeAlmo <i>(Name)</i> jdealmo@metlife.com <i>(E-Mail Address)</i>	800-638-4208 <i>(Area Code) (Telephone Number) (Extension)</i> 401-827-2315 <i>(Fax Number)</i>

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
Michael Frederick Convery	Vice President	Martin William Deede	Vice President
Richard Paul Lonardo	Vice President	Paul Anthony Lonnemann	Senior Vice President
Vhonda Lee Ridley	Vice President	Mark Jay Silverman	Vice President
Ralph George Spontak	Vice President and Controller	Michael Clifford Walsh	Senior Vice President and Chief Financial Officer
Christen White #	Vice President	Anne Kaiper Wilson	Vice President

DIRECTORS OR TRUSTEES

Paul Anthony Lonnemann #	William Douglas Moore	Michael Clifford Walsh
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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) William Douglas Moore 1. (Printed Name) President (Title)	_____ (Signature) Maura Catherine Travers 2. (Printed Name) Secretary (Title)	_____ (Signature) Eric Thomas Steigerwalt 3. (Printed Name) Treasurer (Title)
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Subscribed and sworn to before me
This 10th day of August, 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, 2013

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	25,396,613		25,396,613	24,444,685
2. Stocks:				
2.1 Preferred stocks.....	303,506		303,506	303,506
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate:				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....594,129), cash equivalents (\$.....0) and short-term investments (\$.....0).....	594,129		594,129	628,609
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Other invested assets.....	317,876		317,876	18,100
8. Receivables for securities.....			.0	
9. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	26,612,124	.0	26,612,124	25,394,900
11. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
12. Investment income due and accrued.....	330,698		330,698	329,314
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection.....			.0	
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	
13.3 Accrued retrospective premiums.....			.0	
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers.....			.0	
14.2 Funds held by or deposited with reinsured companies.....			.0	
14.3 Other amounts receivable under reinsurance contracts.....			.0	
15. Amounts receivable relating to uninsured plans.....			.0	
16.1 Current federal and foreign income tax recoverable and interest thereon.....	18,567		18,567	105,474
16.2 Net deferred tax asset.....			.0	
17. Guaranty funds receivable or on deposit.....	19,888		19,888	19,888
18. Electronic data processing equipment and software.....			.0	
19. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
20. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
21. Receivables from parent, subsidiaries and affiliates.....	228,330		228,330	32,819
22. Health care (\$.....0) and other amounts receivable.....			.0	
23. Aggregate write-ins for other than invested assets.....	159,097	.0	159,097	66,783
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23).....	27,368,704	.0	27,368,704	25,949,178
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
26. Total (Lines 24 and 25).....	27,368,704	.0	27,368,704	25,949,178

DETAILS OF WRITE-INS

0901.....			.0	
0902.....			.0	
0903.....			.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. Equities and Deposit in Pool Association.....	65,529		65,529	66,783
2302. Recoverable State Assessments.....	93,568		93,568	
2303.....			.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).....	159,097	.0	159,097	66,783

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$.....0).....		
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....		
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....		
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....		
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....	337,550	315,480
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$....65,183,530 and including warranty reserves of \$.....0).....		
10. Advance premium.....		
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		
13. Funds held by company under reinsurance treaties.....		
14. Amounts withheld or retained by company for account of others.....		
15. Remittances and items not allocated.....		
16. Provision for reinsurance.....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Payable for securities.....		
21. Liability for amounts held under uninsured plans.....		
22. Capital notes \$.....0 and interest thereon \$.....0.....		
23. Aggregate write-ins for liabilities.....	781,278	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23).....	1,118,828	315,480
25. Protected cell liabilities.....		
26. Total liabilities (Lines 24 and 25).....	1,118,828	315,480
27. Aggregate write-ins for special surplus funds.....	0	0
28. Common capital stock.....	3,000,000	3,000,000
29. Preferred capital stock.....		
30. Aggregate write-ins for other than special surplus funds.....	0	0
31. Surplus notes.....		
32. Gross paid in and contributed surplus.....	18,620,722	18,620,722
33. Unassigned funds (surplus).....	4,629,154	4,012,976
34. Less treasury stock, at cost:		
34.1 .....0.000 shares common (value included in Line 28 \$.....0).....		
34.2 .....0.000 shares preferred (value included in Line 29 \$.....0).....		
35. Surplus as regards policyholders (Lines 27 to 33, less 34).....	26,249,876	25,633,698
36. Totals.....	27,368,704	25,949,178

DETAILS OF WRITE-INS

2301. 2009 Private Passenger Auto North Carolina Escrow - Premium Payable.....	761,719	
2302. 2009 Private Passenger Auto North Carolina Escrow - Interest.....	19,559	
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page.....	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above).....	781,278	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page.....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098) (Line 30 above).....	0	0

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$.....108,278,579).....	107,906,009	108,567,147	218,322,641
1.2 Assumed..... (written \$.....0).....			
1.3 Ceded..... (written \$.....108,278,579).....	107,906,009	108,567,147	218,322,641
1.4 Net..... (written \$.....0).....	0	0	0
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....0):			
2.1 Direct.....	54,908,100	56,591,082	108,960,350
2.2 Assumed.....			698
2.3 Ceded.....	54,908,100	56,591,082	108,961,048
2.4 Net.....	0	0	0
3. Loss adjustment expenses incurred.....			
4. Other underwriting expenses incurred.....	(761,719)		
5. Aggregate write-ins for underwriting deductions.....	761,719	0	0
6. Total underwriting deductions (Lines 2 through 5).....	0	0	0
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	0	0	0
INVESTMENT INCOME			
9. Net investment income earned.....	623,539	622,343	1,258,808
10. Net realized capital gains (losses) less capital gains tax of \$.....0.....		(50,229)	(44,437)
11. Net investment gain (loss) (Lines 9 + 10).....	623,539	572,114	1,214,371
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....945,898).....	(945,898)	(692,893)	2,983,435
13. Finance and service charges not included in premiums.....	444,333	452,482	899,444
14. Aggregate write-ins for miscellaneous income.....	749,974	603,785	(3,513,431)
15. Total other income (Lines 12 through 14).....	248,409	363,374	369,448
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	871,948	935,488	1,583,819
17. Dividends to policyholders.....	245,905	361,033	361,033
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).....	626,043	574,455	1,222,786
19. Federal and foreign income taxes incurred.....	79,058	84,940	157,423
20. Net income (Line 18 minus Line 19) (to Line 22).....	546,985	489,515	1,065,363
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	25,633,694	24,625,040	24,625,040
22. Net income (from Line 20).....	546,985	489,515	1,065,363
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....31,942.....	59,321	(8,167)	(58,489)
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	9,872	(812)	1,780
27. Change in nonadmitted assets.....			
28. Change in provision for reinsurance.....			
29. Change in surplus notes.....			
30. Surplus (contributed to) withdrawn from protected cells.....			
31. Cumulative effect of changes in accounting principles.....			
32. Capital changes:			
32.1 Paid in.....			
32.2 Transferred from surplus (Stock Dividend).....			
32.3 Transferred to surplus.....			
33. Surplus adjustments:			
33.1 Paid in.....			
33.2 Transferred to capital (Stock Dividend).....			
33.3 Transferred from capital.....			
34. Net remittances from or (to) Home Office.....			
35. Dividends to stockholders.....			
36. Change in treasury stock.....			
37. Aggregate write-ins for gains and losses in surplus.....	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	616,178	480,536	1,008,654
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	26,249,872	25,105,576	25,633,694
DETAILS OF WRITE-INS			
0501. 2009 Private Passenger Auto North Carolina Escrow - Expense.....	761,719		
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	761,719	0	0
1401. Other Income - Tax Examination.....	2,504	2,340	8,415
1402. Pooled - Dividends, Write-Offs and Payment Fees.....	747,470	601,445	(3,521,846)
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	749,974	603,785	(3,513,431)
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0	0

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....		
2. Net investment income.....	666,022	1,372,740
3. Miscellaneous income.....	247,094	361,033
4. Total (Lines 1 through 3).....	913,116	1,733,773
5. Benefit and loss related payments.....		
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....		(9,252)
8. Dividends paid to policyholders.....	245,905	361,033
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(9,164)	127,305
10. Total (Lines 5 through 9).....	236,741	479,086
11. Net cash from operations (Line 4 minus Line 10).....	676,375	1,254,687
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	140,296	7,732,994
12.2 Stocks.....		303,506
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		814,592
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	140,296	8,851,092
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	1,044,828	9,175,420
13.2 Stocks.....		303,506
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	299,776	518,289
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	1,344,604	9,997,215
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(1,204,308)	(1,146,123)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	493,453	(16,894)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	493,453	(16,894)
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).....	(34,480)	91,670
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	628,606	536,936
19.2 End of period (Line 18 plus Line 19.1).....	594,126	628,606

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

20.0001		
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NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

The accompanying financial statements of Metropolitan Direct Property and Casualty Insurance Company (“the Company”) have been prepared in conformity with accounting procedures prescribed or permitted by the National Association of Insurance Commissioners Accounting Practices and Procedures Manual and the State of Rhode Island.

2. Accounting Changes and Corrections of Errors

No change.

3. Business Combinations and Goodwill

No change.

4. Discontinued Operations

No change.

5. Investments

No change.

6. Joint Ventures, Partnerships and Limited Liability Companies

No change.

7. Investment Income

No change.

8. Derivative Instruments

No change.

9. Income Taxes

No change.

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

No change.

11. Debt

No change.

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

No change.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

No change.

14. Contingencies

A. Contingent Commitments

No change.

B. Guarantee Fund Assessments

No change.

C. Gain Contingencies

No change.

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

No change.

E. All Other Contingencies

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

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 was argued on November 10, 2008 and a decision is pending. 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’s motion to dismiss the suit was denied and MPC is vigorously defending the suit.

A purported class action has been filed against MPC in Florida. The suit alleges breach of contract and bad faith arising from the improper application of a fee schedule for MRI service charges. MPC’s motion to dismiss is pending.

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

NOTES TO FINANCIAL STATEMENTS

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 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. After a four week trial, on March 20, 2009 the jury awarded the plaintiff \$155,000 in compensatory damages and \$55 million in punitive damages. Met Group is confident that the punitive damage award will ultimately be reduced to between \$155,000 to \$1.5 million.

A purported collective action has been filed against MPC in U.S. District Court for the Eastern District of New York alleging violations of the Fair Labor Standards Act. The action is filed on behalf of current and former investigators in MPC's "Special Investigations Unit". MPC is currently reviewing the claim and an answer has not yet been filed.

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

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

- (2) The North Carolina Department of Insurance established guidelines for the establishment of escrow subject to future refunds for the North Carolina Private Passenger Automobile Filing dated February 1, 2008. On September 18, 2008 the Governing Committee of the North Carolina Rate Bureau ("the Bureau") voted to appeal the order dated September 11, 2008 issued in the 2008 automobile rate case by the North Carolina Commissioner of Insurance ("the Commissioner"). The Commissioner's Order disapproved the Bureau's filed rates and ordered an overall rate level decrease of -16.1% for non-fleet private passenger cars and -11.2% for motorcycle liability. The Governing Committee further voted to implement overall rate levels +9.4% for cars and 0.0% for motorcycle liability and to implement the filed bodily injury and property damage increased limit factors. As a result of the implementation of revised non-fleet private passenger automobile and motorcycle insurance rates over the disapproval of the Commissioner, in accordance with G.S. §58-36-25(b) each individual company writing affected automobile or motorcycle insurance will be responsible for the establishment of and accounting for an escrow account in which to maintain 'the purportedly unfairly discriminatory or excessive portion of the premium collected' pending judicial review. The potential interest payable to policyholders for the escrowed amount pursuant to N.C. Gen. Stat. §56-36-25 is not required to be accrued/reported as a liability or escrowed. The accrued interest liability recorded by the Company was \$19,559 as of June 30, 2009.

Following lengthy negotiations, the Rate Bureau and the Commissioner of Insurance have agreed to settle the outstanding 2008 and 2009 private passenger automobile rate filing cases. The 2008 Settlement Agreement and Consent Order ("2008 Settlement Agreement") and the 2009 Settlement Agreement and Consent Order ("2009 Settlement Agreement") were signed and dated July 15, 2009 in connection with the settlement.

The 2008 rate filing case was involved in litigation and member companies had been advised by the Rate Bureau to establish escrow accounts because the Rate Bureau instructed member companies to implement rates on January 1, 2009 higher than those ordered by the Commissioner of Insurance. The terms of the settlement provide that member companies shall refund to policyholders that portion of premium collected on each policy which exceeds the premium which would have resulted on each policy using the rates approved in the 2008 Settlement Agreement, with interest.

The policies affected by the 2008 auto rate filing include policies with effective dates during the period January 1, 2009 through October 31, 2009.

No refunds shall be delivered or mailed to policyholders prior to May 1, 2010. For companies writing only six month policies, refunds shall be made during the period beginning May 1, 2010 and ending July 31, 2010. For companies writing both six month policies and twelve month policies, refunds on policies expiring prior to May 1, 2010 may be made during the period beginning May 1, 2010 and ending July 31, 2010. Refunds on all policies not refunded during the period beginning May 1, 2010 and ending July 31, 2010 shall be made during the period beginning November 1, 2010 and ending January 31, 2011. All refunds shall be delivered or mailed to policyholders on or before January 31, 2011.

NOTES TO FINANCIAL STATEMENTS

The 2009 Settlement Agreement sets forth the approved changes to various rates and rating factors as a result of the Rate Bureau's 2009 private passenger auto rate filing. These changes include revisions to the liability and physical damage base rates, increased limits factors, Safe Driver Incentive Plan surcharge factors, inexperienced operator surcharge factors and model year and symbol relativity factors. The approved rates and rating factors are to be implemented effective November 1, 2009.

15. Leases
No change.
16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk
No change.
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities.
 - A. Transfer of Receivables Reported as Sales
No change.
 - B. Transfer and Servicing of Financial Assets
No change.
 - 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 quarter ending June 30, 2009.
18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans
No change.
19. Direct Premium Written by Managing General Agents/Third Party Administrators
No change.
20. Other Items
 - A. Extraordinary Items
No change.
 - B. Troubled Debt Restructuring
No change.
 - C. Other Disclosures

The North Carolina Department of Insurance established guidelines for the establishment of escrow subject to future refunds for the North Carolina Private Passenger Automobile Filing dated February 1, 2008. On September 18, 2008 the Governing Committee of the North Carolina Rate Bureau ("the Bureau") voted to appeal the order dated September 11, 2008 issued in the 2008 automobile rate case by the North Carolina Commissioner of Insurance ("the Commissioner"). The Commissioner's Order disapproved the Bureau's filed rates and ordered an overall rate level decrease of -16.1% for non-fleet private passenger cars and -11.2% for motorcycle liability. The Governing Committee further voted to implement overall rate levels of +9.4% for cars and 0.0% for motorcycle liability and to implement the filed bodily injury and property damage increased limit factors. As a result of the implementation of revised non-fleet private passenger automobile and motorcycle insurance rates over the disapproval of the Commissioner, in accordance with G.S. §58-36-25(b) each individual company writing affected automobile or motorcycle insurance will be responsible for the establishment of and accounting for an escrow account in which to maintain 'the purportedly unfairly discriminatory or excessive portion of the premium collected' pending judicial review. An escrow asset account supporting the escrow liability must be established with a qualified United States financial institution as defined in N.C. Gen. Stat. §58-7-26(c). The total escrowed asset balance included in the Cash and Short Term Investments was \$761,719 as of June 30, 2009.

Following lengthy negotiations, the Rate Bureau and the Commissioner of Insurance have agreed to settle the outstanding 2008 and 2009 private passenger automobile rate filing cases. The 2008 Settlement Agreement and Consent Order ("2008 Settlement Agreement") and the 2009 Settlement Agreement and Consent Order ("2009 Settlement Agreement") were signed and dated July 15, 2009 in connection with the settlement.

The 2008 rate filing case was involved in litigation and member companies had been advised by the Rate Bureau to establish escrow accounts because the Rate Bureau instructed member companies to implement rates on January 1, 2009 higher than those ordered by the Commissioner of Insurance. The terms of the settlement provide that member companies shall refund to policyholders that portion of premium collected on each policy which exceeds the premium which would have resulted on each policy using the rates approved in the 2008 Settlement Agreement, with interest.

The policies affected by the 2008 auto rate filing include policies with effective dates during the period January 1, 2009 through October 31, 2009.

No refunds shall be delivered or mailed to policyholders prior to May 1, 2010. For companies writing only six month policies, refunds shall be made during the period beginning May 1, 2010 and ending July 31, 2010. For companies writing both six month policies and twelve month policies, refunds on policies expiring prior to May 1, 2010 may be made during the period beginning May 1, 2010 and ending July 31, 2010. Refunds on all policies not refunded during the period beginning May 1, 2010 and ending July 31, 2010 shall be made during the period beginning November 1, 2010 and ending January 31, 2011. All refunds shall be delivered or mailed to policyholders on or before January 31, 2011.

NOTES TO FINANCIAL STATEMENTS

The 2009 Settlement Agreement sets forth the approved changes to various rates and rating factors as a result of the Rate Bureau's 2009 private passenger auto rate filing. These changes include revisions to the liability and physical damage base rates, increased limits factors, Safe Driver Incentive Plan surcharge factors, inexperienced operator surcharge factors and model year and symbol relativity factors. The approved rates and rating factors are to be implemented effective November 1, 2009.

- D. Uncollectible Assets
No change.
- E. Business Interruption Insurance Recoveries
No change.
- F. State Transferable Tax Credits
No change.
- G. Subprime Mortgage Related Risk Exposure
No change.
21. Events Subsequent
No change.
22. Reinsurance
No change.
23. Retrospectively Rated Contracts and Contracts Subject to Redetermination
No change.
24. Changes in Incurred Losses and Loss Adjustment Expenses
No change.
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.

NOTES TO FINANCIAL STATEMENTS

- 26. Structured Settlements
No change.
- 27. Health Care Receivables
No change.
- 28. Participating Policies
No change.
- 29. Premium Deficiency Reserves
No change.
- 30. High Deductibles
No change.
- 31. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses
No change.
- 32. Asbestos/Environmental (Mass Tort) Reserves
No change.
- 33. Subscriber Savings Accounts
No change.
- 34. Multiple Peril Crop Insurance
No change.

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 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. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
 If yes, complete the Schedule Y-Part 1 - Organizational chart.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation. Yes [] No [X] N/A []

- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2007.....
- 6.2 State 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. 12/31/2007.....
- 6.3 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). 6/12/2009.....

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

- 6.5 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]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [X] N/A []

- 7.1 Has this 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]

- 7.2 If yes, give full information:

- 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 the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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 Adviser, LLC	Boston, MA					YES
MetLife Bank, N.A	Bridgewater, NJ		YES			
MetLife Investment Advisors Compa	Wilmington, DE					YES
Met Life Investors Distribution Comp	Irvine, CA					YES
Metlife Securities, Inc.	New York, NY					YES
Metropolitan Life Insurance Compan	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

- 9.1 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.

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

9.11 If the response to 9.1 is No, please explain:

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

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

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

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....228,330

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$.....0

13. Amount of real estate and mortgages held in short-term investments: \$.....0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds.....	\$0	\$0
14.22 Preferred Stock.....	\$0	\$0
14.23 Common Stock.....	\$0	\$0
14.24 Short-Term Investments.....	\$0	\$0
14.25 Mortgage Loans on Real Estate.....	\$0	\$0
14.26 All Other.....	\$0	\$0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$0	\$0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above.....	\$0	\$0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]

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

16. 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 []

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

1 Name of Custodian(s)	2 Custodian Address
JP Morgan Chase Bank	1 Chase Manhattan Plaza 19th Floor, New York, NY 10005-1401

16.2 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)

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? Yes [] No [X]

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

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

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

16.5 Identify all investment advisors, broker/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	2 Name(s)	3 Address
4095	Chris Bajak	200 Park Avenue, New York NY 10166
4095	Bill Bixler	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	Jason Chapin	200 Park Avenue, New York NY 10166
4095	Andy DeRosa	200 Park Avenue, New York NY 10166
4095	David Farrell	200 Park Avenue, New York NY 10166
4095	Dominic Guillosoou	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	Sanket Sant	200 Park Avenue, New York NY 10166
4095	Charles Scully	200 Park Avenue, New York NY 10166
4095	Prashant Sharma	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	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

17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

17.2 If no, list exceptions:

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] N/A []
 If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
 If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Disc. Rate	Total Discount				Discount Taken During Period			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 Total	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 Total
	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....
Total.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....	.....0.....

Statement for June 30, 2009 of the **Metropolitan Direct Property and Casualty Insurance Company**
SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (YES or NO)
------------------------------	------------------------------	------------------------	---------------	---

NONE

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Active Status	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1. Alabama.....AL	L						
2. Alaska.....AK	L	8,113		11,311		546	
3. Arizona.....AZ	L	822,002	998,838	270,266	354,259	558,146	538,585
4. Arkansas.....AR	L						(8)
5. California.....CA	L	41,677,760	41,428,241	22,072,827	26,266,747	24,483,982	30,846,844
6. Colorado.....CO	L	1,575,063	1,306,576	646,845	472,297	700,868	414,918
7. Connecticut.....CT	L						
8. Delaware.....DE	L						
9. District of Columbia.....DC	L	3,001	1,814			217	300
10. Florida.....FL	L						
11. Georgia.....GA	L	416,217	497,364	163,850	430,248	385,448	385,330
12. Hawaii.....HI	N						
13. Idaho.....ID	L					16	23
14. Illinois.....IL	L	679	2,707			9,088	10,356
15. Indiana.....IN	L						
16. Iowa.....IA	L						
17. Kansas.....KS	L						
18. Kentucky.....KY	L	9,878,452	9,920,419	7,050,317	6,349,882	8,684,245	8,885,098
19. Louisiana.....LA	L						
20. Maine.....ME	N						
21. Maryland.....MD	L	2,891,527	3,066,000	1,714,317	1,580,306	2,099,165	2,035,556
22. Massachusetts.....MA	N						
23. Michigan.....MI	L	1,007,715	1,057,455	600,403	611,299	4,740,974	6,424,419
24. Minnesota.....MN	N						
25. Mississippi.....MS	L	1,943,397	1,960,087	771,835	1,240,579	1,276,405	1,256,862
26. Missouri.....MO	L	534,460	713,540	451,095	461,868	459,670	586,618
27. Montana.....MT	L						
28. Nebraska.....NE	L	188,654	189,152	63,223	44,274	160,676	230,724
29. Nevada.....NV	L	4,936	3,039	2,128	12,100	481	856
30. New Hampshire.....NH	N						
31. New Jersey.....NJ	L	11,932,414	13,073,204	7,925,543	6,933,324	17,972,784	18,994,277
32. New Mexico.....NM	L	1,351,130	1,210,020	686,279	522,014	928,505	982,465
33. New York.....NY	L						
34. North Carolina.....NC	L	6,772,921	6,475,681	3,087,047	3,803,951	5,667,392	4,478,862
35. North Dakota.....ND	L						
36. Ohio.....OH	L	106,503	177,266	45,598	132,934	209,029	210,184
37. Oklahoma.....OK	L						
38. Oregon.....OR	L	3,222,612	3,146,704	1,332,969	1,667,987	2,329,288	2,674,524
39. Pennsylvania.....PA	L	4,430,003	5,018,260	2,468,282	2,378,676	3,586,065	4,851,748
40. Rhode Island.....RI	L						
41. South Carolina.....SC	L	3,346,492	3,301,901	1,654,250	1,678,092	2,631,881	2,322,561
42. South Dakota.....SD	L						
43. Tennessee.....TN	L						
44. Texas.....TX	L	3,866,983	4,336,803	2,358,502	2,752,816	2,631,555	3,298,974
45. Utah.....UT	L						
46. Vermont.....VT	N						
47. Virginia.....VA	L	8,362,773	7,573,111	4,080,887	4,823,634	6,345,888	5,659,955
48. Washington.....WA	L						
49. West Virginia.....WV	L	3,116,268	2,985,847	1,463,887	1,323,891	1,973,943	2,008,366
50. Wisconsin.....WI	L	818,504	773,087	249,046	300,160	409,391	867,961
51. Wyoming.....WY	N						
52. American Samoa.....AS	N						
53. Guam.....GU	N						
54. Puerto Rico.....PR	N						
55. US Virgin Islands.....VI	N						
56. Northern Mariana Islands.....MP	N						
57. Canada.....CN	N						
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
59. Totals.....	(a) 44	108,278,579	109,217,116	59,170,707	64,141,338	88,245,648	97,966,358

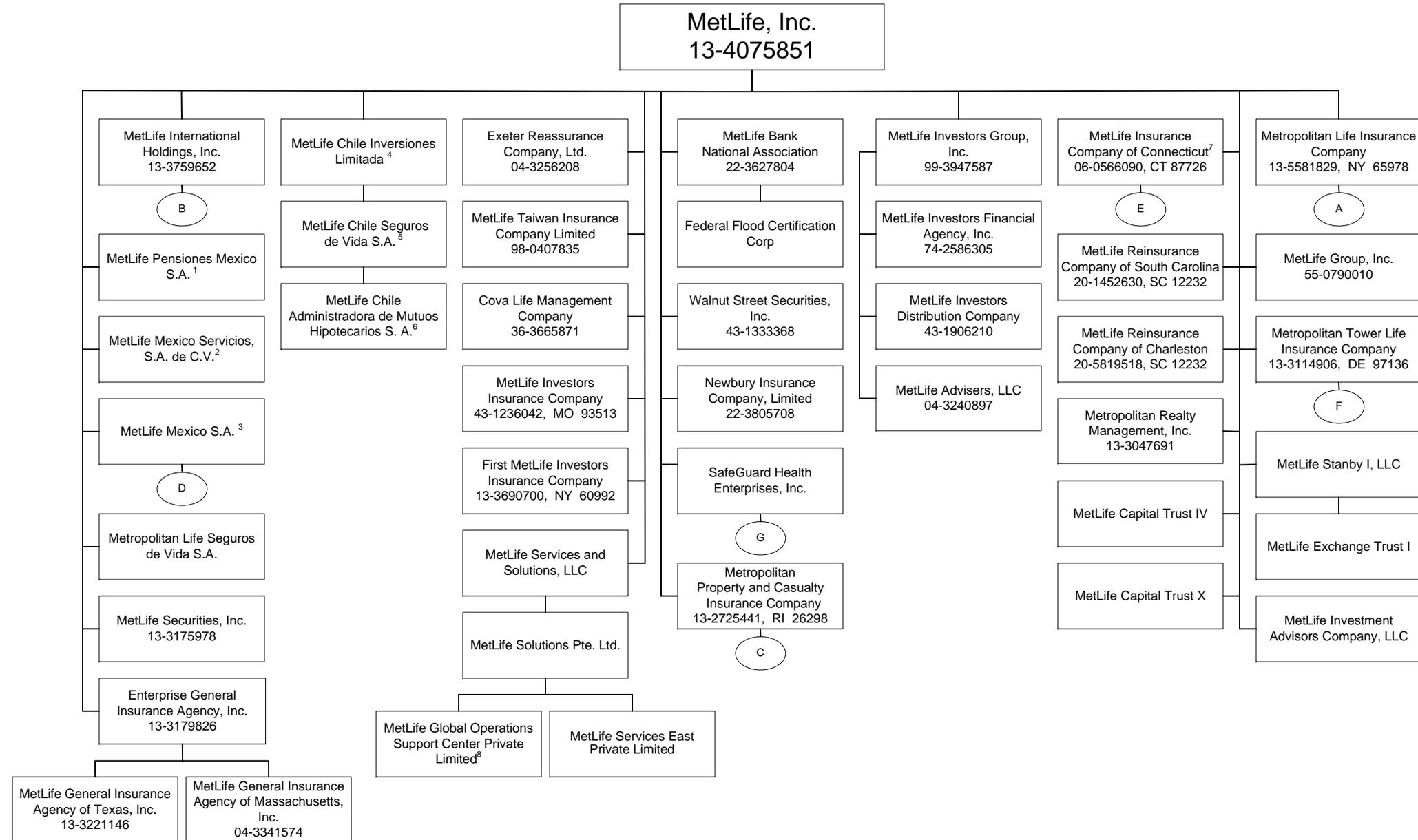
DETAILS OF WRITE-INS

5801.....	XXX						
5802.....	XXX						
5803.....	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page.....	XXX	0	0	0	0	0	0
5899. Totals (Lines 5801 thru 5803 + Line 5898) (Line 58 above).....	XXX	0	0	0	0	0	0

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

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

PART 1 - ORGANIZATIONAL CHART



Q11

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.

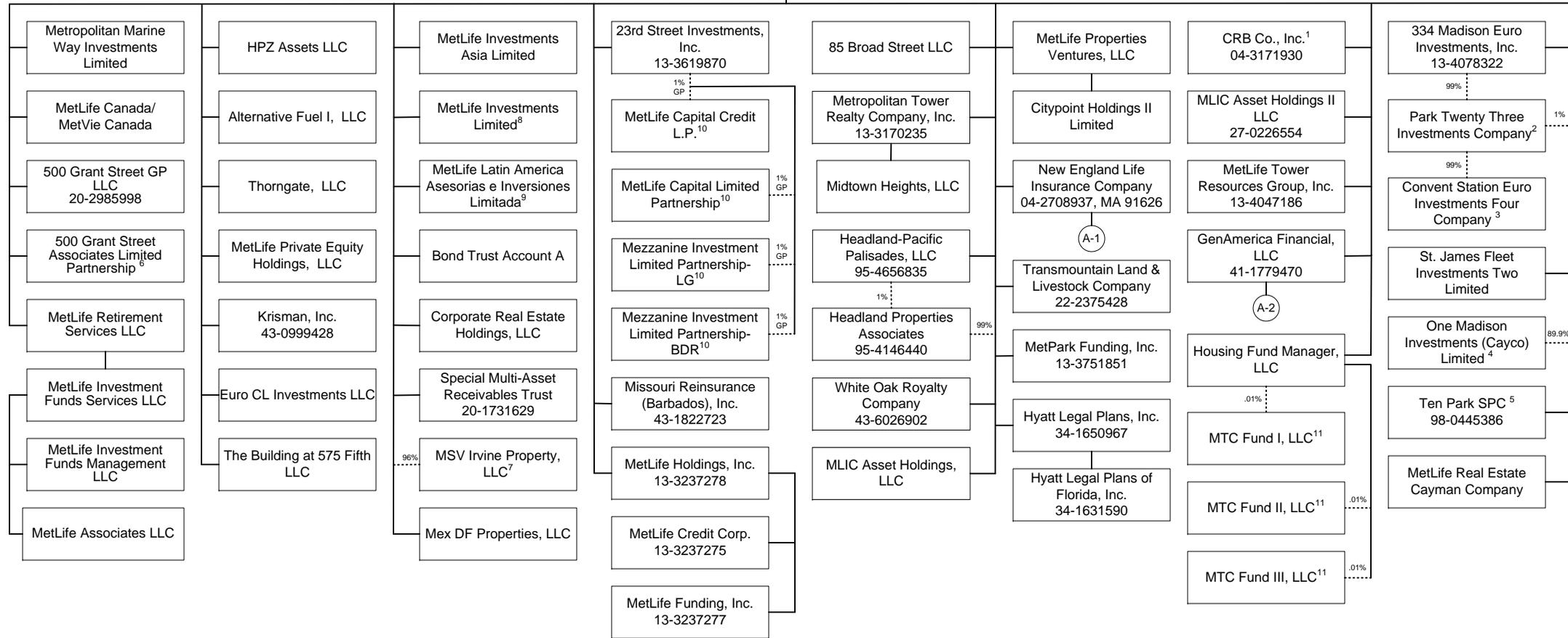
5 99.99% is owned by MetLife Chile Inversiones Limitada and 0.01% is owned by MetLife International Holdings, Inc.
 6 99.99% is owned by MetLife Chile Seguros de Vida S.A. and 0.01% is owned by MetLife Chile Inversiones Limitada.
 7 86.72% is owned by MetLife, Inc. and 13.28% is owned by MetLife Investors 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

A

Metropolitan Life Insurance Company (NY) 13-5581829 NY 65978



Q11.1

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

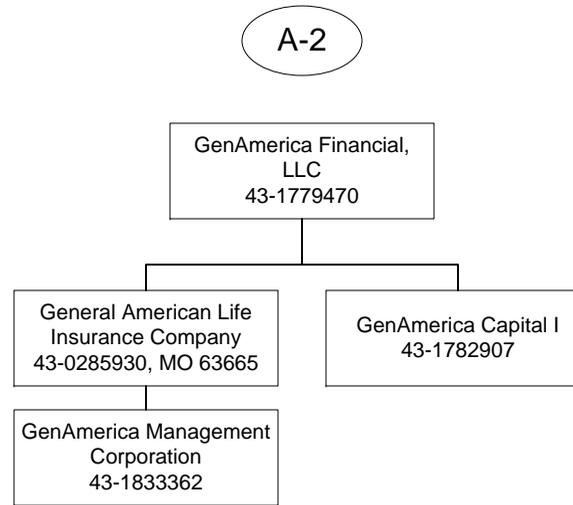
A-1

New England Life
Insurance Company
04-2708937, MA 91626

New England Securities
Corporation
04-2436412

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

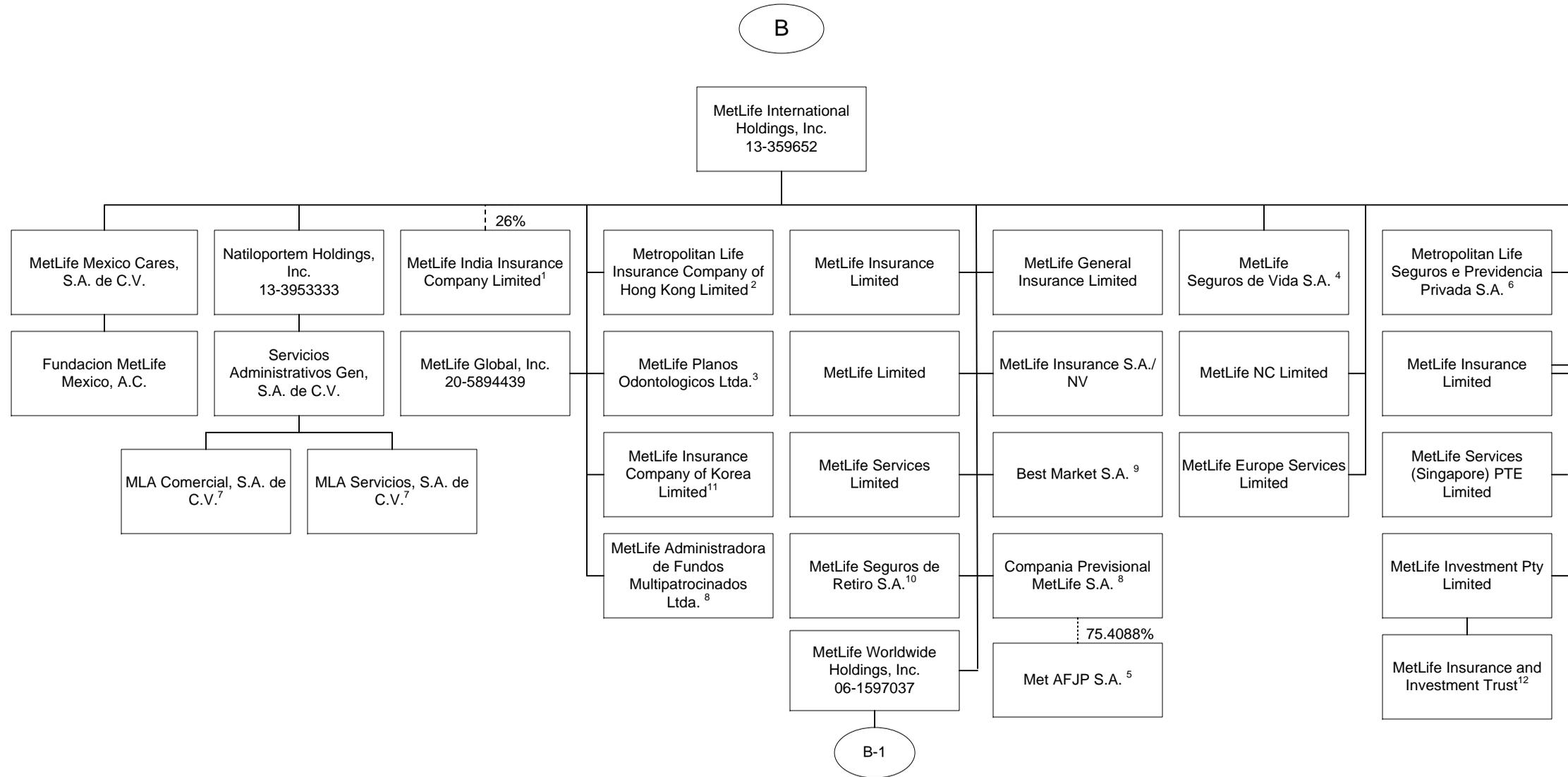
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

Q11.4

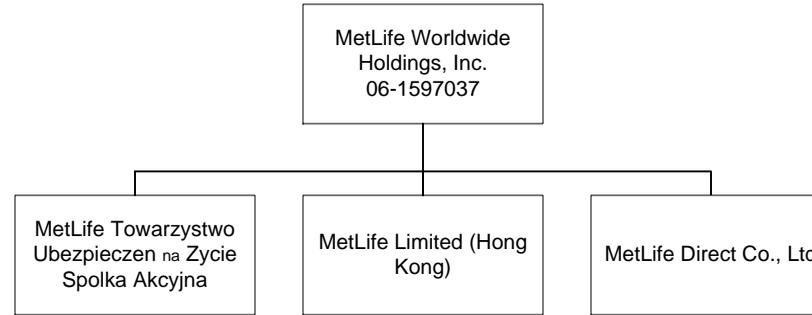


1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
 2 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
 3 99.999% is owned by MetLife International Holdings, Inc. and .001% is owned by Natiloportem Holdings, Inc.
 4 96.7372% is owned by MetLife International Holdings, Inc. and 3.2628% 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 0.000003% 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 96.8488% is owned by MetLife International Holdings, Inc. and 3.1512% 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

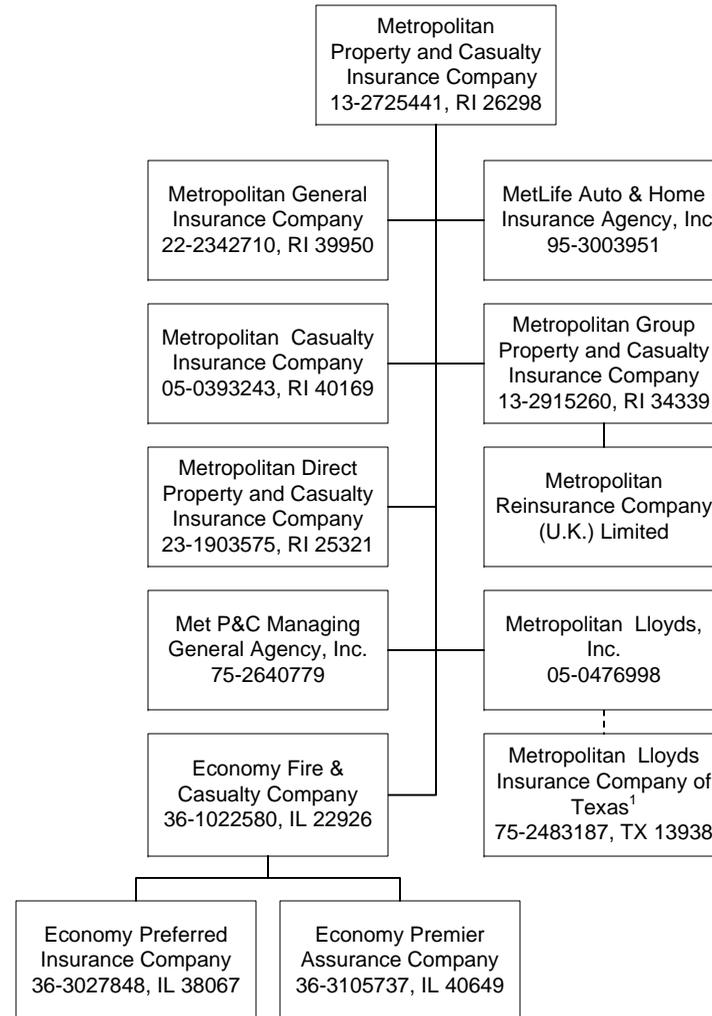
B-1



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

PART 1 - ORGANIZATIONAL CHART

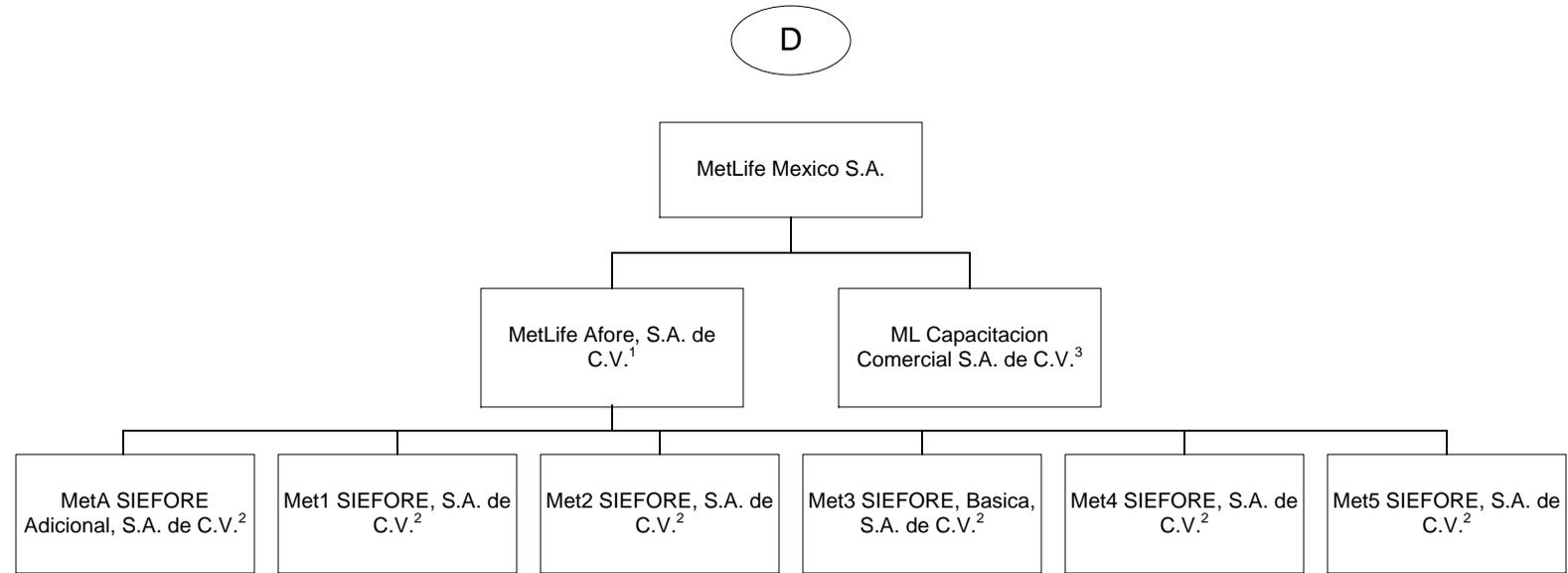
C



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

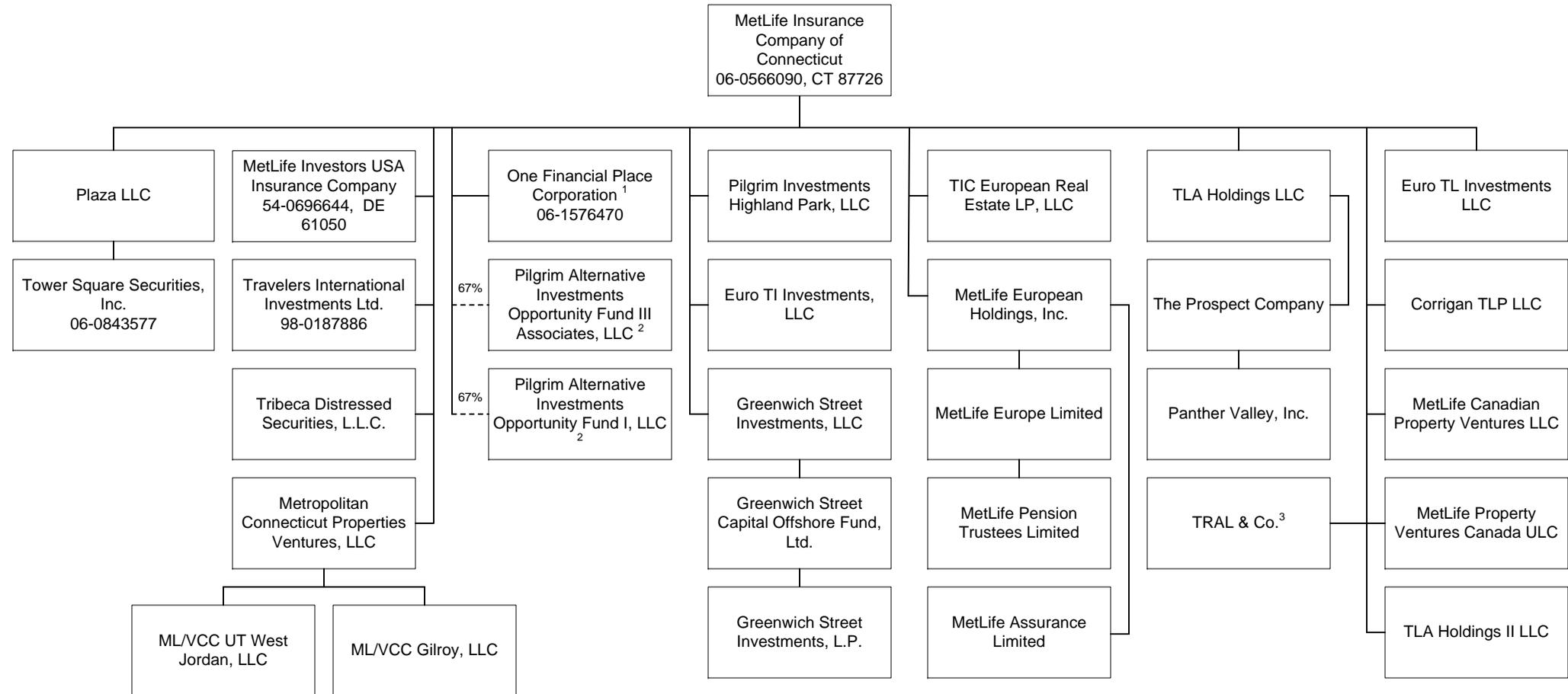


1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.
2 99.99% is owned by MetLife Afore, S.A. de C.V. and .01% is owned by MetLife Mexico S.A. (Mexico).
3 99% is owned by MetLife Mexico S.A. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.

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

PART 1 - ORGANIZATIONAL CHART

E

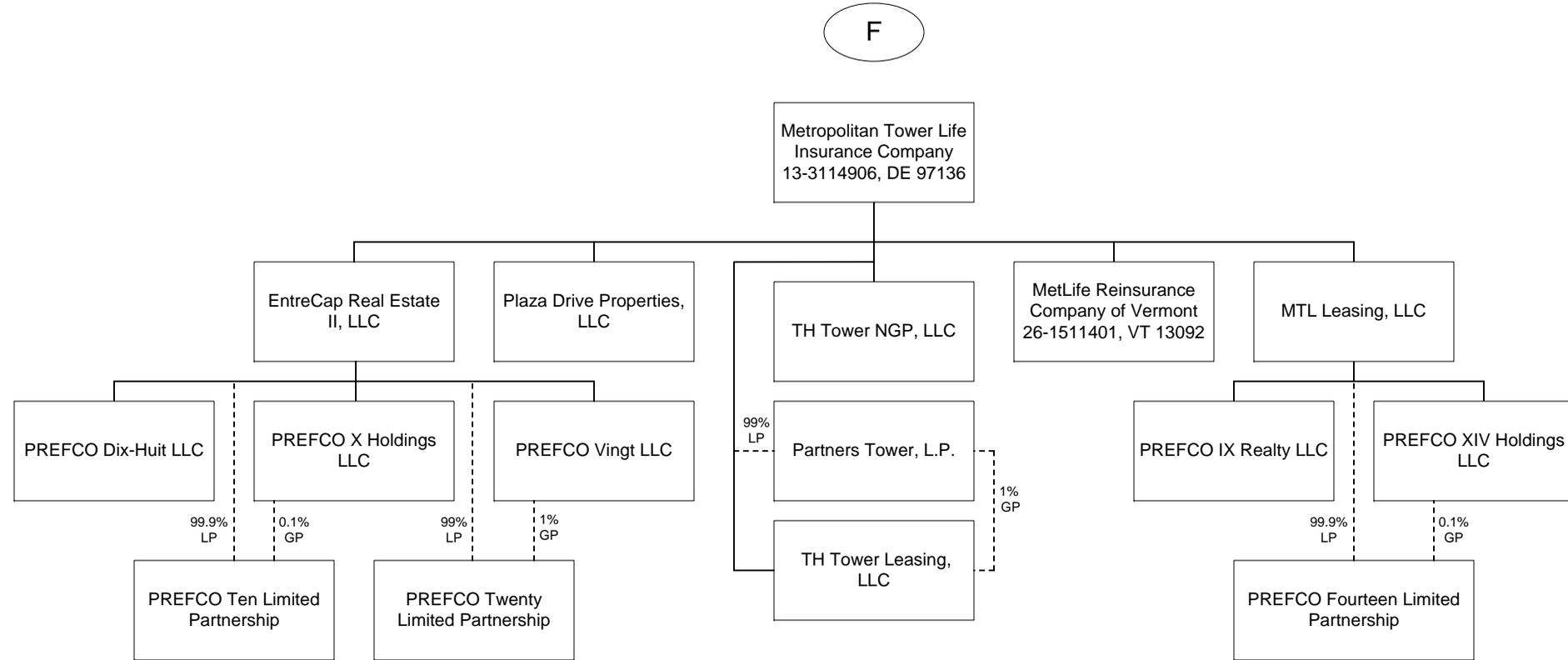


1 100% is owned in the aggregate by MetLife Insurance Company of Connecticut.
 2 67% is owned by MetLife Insurance Company of Connecticut and 33% is owned by a third party.
 3 TRAL & Co. is a General Partnership. Its partners are MetLife Insurance Company of Connecticut and Metropolitan Life Insurance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

Q11.8

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

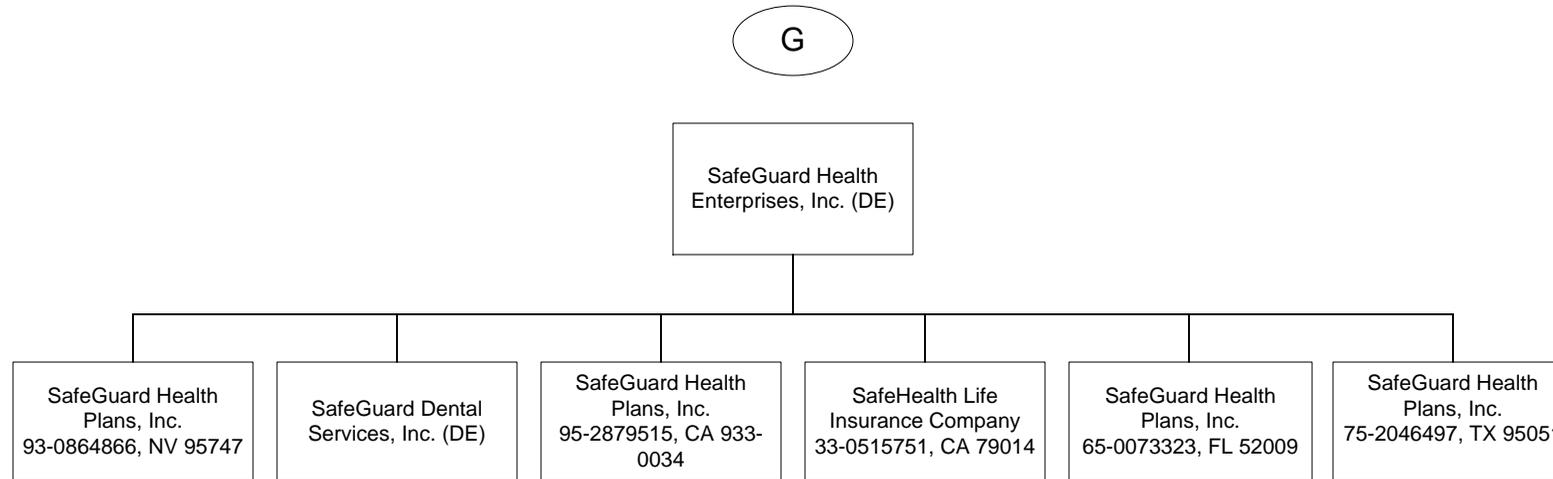
PART 1 - ORGANIZATIONAL CHART



Q11.9

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.

**Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
PART 1 - LOSS EXPERIENCE**

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....	47,493	1,935	4.1	280.7
2. Allied lines.....	72,960	24,222	33.2	103.1
3. Farmowners multiple peril.....			0.0	
4. Homeowners multiple peril.....	11,179,398	4,442,225	39.7	55.5
5. Commercial multiple peril.....			0.0	
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	383,518	162,426	42.4	38.5
10. Financial guaranty.....			0.0	
11.1. Medical professional liability - occurrence.....			0.0	
11.2. Medical professional liability - claims made.....			0.0	
12. Earthquake.....	722,573	26,283	3.6	(1.5)
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....	96	2,032	2,116.7	29.2
17.1. Other liability-occurrence.....	89,466	(5,237)	(5.9)	51.8
17.2. Other liability-claims made.....			0.0	
18.1. Products liability-occurrence.....			0.0	
18.2. Products liability-claims made.....			0.0	
19.1, 19.2 Private passenger auto liability.....	50,416,601	32,052,907	63.6	59.1
19.3, 19.4 Commercial auto liability.....			0.0	
21. Auto physical damage.....	44,993,906	18,201,304	40.5	44.3
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....			0.0	
27. Boiler and machinery.....			0.0	
28. Credit.....			0.0	
29. International.....			0.0	
30. Warranty.....			0.0	
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0.0	
35. Totals.....	107,906,011	54,908,097	50.9	52.1
DETAILS OF WRITE-INS				
3401.			0.0	
3402.			0.0	
3403.			0.0	
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	0.0	XXX
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	0.0	

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire.....	(316)	(67)	63,655
2. Allied lines.....	36,526	59,937	21,656
3. Farmowners multiple peril.....			
4. Homeowners multiple peril.....	6,385,770	11,410,847	10,892,615
5. Commercial multiple peril.....			
6. Mortgage guaranty.....			
8. Ocean marine.....			
9. Inland marine.....	204,364	389,885	365,809
10. Financial guaranty.....			
11.1. Medical professional liability - occurrence.....			
11.2. Medical professional liability - claims made.....			
12. Earthquake.....	378,742	726,018	744,957
13. Group accident and health.....			
14. Credit accident and health.....			
15. Other accident and health.....			
16. Workers' compensation.....	(57)	142	(117)
17.1. Other liability-occurrence.....	49,822	99,637	85,069
17.2. Other liability-claims made.....			
18.1. Products liability-occurrence.....			
18.2. Products liability-claims made.....			
19.1, 19.2 Private passenger auto liability.....	25,000,956	51,010,944	50,857,078
19.3, 19.4 Commercial auto liability.....			
21. Auto physical damage.....	22,040,058	44,581,235	46,186,395
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....			
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Warranty.....			
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0
35. Totals.....	54,095,865	108,278,578	109,217,117
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Sum. of remaining write-ins for Line 34 from overflow page.....	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34).....	0	0	0

**Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
PART 3 (000 omitted)**

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2009 Loss and LAE Payments on Claims Reported as of Prior Year-End	2009 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2009 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
1. 2006 + Prior.....			.0			.0				.0	.0	.0	.0
2. 2007.....			.0			.0				.0	.0	.0	.0
3. Subtotals 2007 + Prior.....	0	0	.0	0	0	.0	0	0	0	.0	0	.0	0
4. 2008.....			.0			.0				.0	.0	.0	.0
5. Subtotals 2008 + Prior.....	0	0	.0	0	0	.0	0	0	0	.0	0	.0	0
6. 2009.....	.XXX	.XXX	.XXX	.XXX		.0	.XXX			.0	.XXX	.XXX	.XXX
7. Totals.....	0	0	.0	0	0	.0	0	0	0	.0	0	.0	0
8. Prior Year-End's Surplus As Regards Policyholders	25,634										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. ....0.0 %	2. ....0.0 %	3. ....0.0 %
													Col. 13, Line 7 Line 8
													4. ....0.0 %

Q13

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	_____ NO _____
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	_____ NO _____
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	_____ NO _____

Explanation:

- 1.
- 2.
- 3.

Bar Code:



NONE

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Current year change in encumbrances.....		
4. Total gain (loss) on disposals.....		
5. Deduct amounts received on disposals.....		
6. Total foreign exchange change in book/adjusted carrying value.....		
7. Deduct current year's other than temporary impairment recognized.....		
8. Deduct current year's depreciation.....		
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	0	0
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	0	0

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and mortgage interest points and commitment fees.....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	0	0
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	0	0

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	18,100	314,403
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	299,776	518,289
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		814,592
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	317,876	18,100
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	317,876	18,100

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	24,748,191	23,561,671
2. Cost of bonds and stocks acquired.....	1,044,828	9,478,927
3. Accrual of discount.....	6,110	10,479
4. Unrealized valuation increase (decrease).....	91,262	(89,982)
5. Total gain (loss) on disposals.....		(68,363)
6. Deduct consideration for bonds and stocks disposed of.....	140,296	8,036,500
7. Deduct amortization of premium.....	49,976	108,041
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	25,700,119	24,748,191
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	25,700,119	24,748,191

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
 During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a).....	21,860,354	248,328	137,669	(24,461)	21,860,354	21,946,551		22,328,612
2. Class 2 (a).....	1,777,083			1,113	1,777,083	1,778,196		1,775,977
3. Class 3 (a).....	910,970	696,500		64,395	910,970	1,671,865		884,010
4. Class 4 (a).....								
5. Class 5 (a).....								
6. Class 6 (a).....								
7. Total Bonds.....	24,548,407	944,828	137,669	41,047	24,548,407	25,396,612	0	24,988,599
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....	303,506				303,506	303,506		303,506
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	303,506	0	0	0	303,506	303,506	0	303,506
15. Total Bonds and Preferred Stock.....	24,851,913	944,828	137,669	41,047	24,851,913	25,700,118	0	25,292,105

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(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
 NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

**Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE DA - PART 1**

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 NONE Per Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals.....		XXX			

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	.543,913	.518,487
2. Cost of short-term investments acquired.....		.543,913
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	.543,913	.518,487
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	0	.543,913
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	0	.543,913

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. E-Verification
NONE

Sch. A-Part 2
NONE

Sch. A-Part 3
NONE

Sch. B-Part 2
NONE

Sch. B-Part 3
NONE

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Desig- nation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Bonds - Unaffiliated												
59219# 10 9	Metropolitan Money Market Pool Participation	Various		Metropolitan Money Market Pool		06/30/2009		648				
0799999	Total - Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Bonds - Unaffiliated											XXX
3999999	Subtotal - Unaffiliated											XXX
4199999	Totals											XXX

QE03

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Changes in Book/Adjusted Carrying Value					15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B./A.C.V. (9+10-11+12)							14 Total Foreign Exchange Change in B./A.C.V.
NONE																		

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Bonds - U.S. Special Revenue and Special Assessment									
451888 DU 2	ILLINOIS DEV FIN AUTH - AMEREN CIPS.....		.....05/14/2009.....	BARCLAYS BANK OF N Y.....		.....696,500	.....700,000	.....17,967	3FE.....
45200F MW 5	ILLINOIS FINANCE AUTHORITY - NORTHWESTER.....		.....03/25/2009.....	MORGAN J P SEC INC.....		.....(2,730)			1FE.....
546593 AE 4	LOUISVILLE/JEFFERSON HEALTH - JEWISH & S.....		.....05/19/2009.....	MORGAN STANLEY & CO. INC.....		.....251,058	.....250,000	.....4,721	1FE.....
3199999.	Total - Bonds - U.S. Special Revenue & Special Assessments.....					.....944,828	.....950,000	.....22,688	.....XXX.....
8399997.	Total - Bonds - Part 3.....					.....944,828	.....950,000	.....22,688	.....XXX.....
8399999.	Total - Bonds.....					.....944,828	.....950,000	.....22,688	.....XXX.....
9999999.	Total - Bonds, Preferred and Common Stocks.....					.....944,828	.....XXX.....	.....22,688	.....XXX.....

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

QE04

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Identification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value At Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date	22 NAIC Design- ation or Market Indicator (a)
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.							
Bonds - U.S. Government																					
36225B QN 1	GNMA 1 7.500% 781361.....		.06/01/2009	MBS PAYDOWN.....		2,619	2,619	2,530	2,615		4		4		2,619			0	79	10/01/2021	1.....
0399999.	Total - Bonds - U.S. Government.....					2,619	2,619	2,530	2,615	0	4	0	4	0	2,619	0	0	0	79	XXX.....	XXX...
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
54810C UU 2	LOWER COLORADO RIVER AUTHORITY.....		.05/15/2009	Called.....		5,050	5,000	5,034	5,021		29		29		5,050			0	147	05/15/2014	1FE.....
2499999.	Total - Bonds - U.S. Political Subdivisions of States, Territories & Possessions.....					5,050	5,000	5,034	5,021	0	29	0	29	0	5,050	0	0	0	147	XXX.....	XXX...
Bonds - U.S. Special Revenue and Special Assessment																					
196479 KB 4	COLORADO HOUSING AND FINANCE AU.....		.05/01/2009	Called.....		105,000	105,000	108,059	107,299		(2,299)		(2,299)		105,000			0	2,756	05/01/2032	1FE.....
762212 VW 5	RHODE ISLAND HOUSING&MORTGAGE.....		.04/01/2009	Called.....		25,000	25,000	25,337	25,177		(177)		(177)		25,000			0	500	10/01/2020	1FE.....
3199999.	Total - Bonds - U.S. Special Revenue & Assessment.....					130,000	130,000	133,396	132,476	0	(2,476)	0	(2,476)	0	130,000	0	0	0	3,256	XXX.....	XXX...
8399997.	Total - Bonds - Part 4.....					137,669	137,619	140,960	140,112	0	(2,443)	0	(2,443)	0	137,669	0	0	0	3,482	XXX.....	XXX...
8399999.	Total - Bonds.....					137,669	137,619	140,960	140,112	0	(2,443)	0	(2,443)	0	137,669	0	0	0	3,482	XXX.....	XXX...
9999999.	Total - Bonds, Preferred and Common Stocks.....					137,669	XXX.....	140,960	140,112	0	(2,443)	0	(2,443)	0	137,669	0	0	0	3,482	XXX.....	XXX...

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

QE05

**Sch. DB-Part A-Section 1
NONE**

**Sch. DB-Part B-Section 1
NONE**

**Sch. DB-Part C-Section 1
NONE**

**Sch. DB-Part D-Section 1
NONE**

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Open Depositories								
Securities/Investment.....	New York, New York.....	.....	.....	.....	.....88,386	.....90,726	.....60,673	XXX
JP Morgan Chase Bank.....	New York, New York.....	.....	.....	.....	.....	.....	.....533,456	XXX
0199999. Total Open Depositories.....	...XXX.....	...XXX.....	.....0	.....0	.....88,386	.....90,726	.....594,129	XXX
0399999. Total Cash on Deposit.....	...XXX.....	...XXX.....	.....0	.....0	.....88,386	.....90,726	.....594,129	XXX
0599999. Total Cash.....	...XXX.....	...XXX.....	.....0	.....0	.....88,386	.....90,726	.....594,129	XXX

Statement for June 30, 2009 of the Metropolitan Direct Property and Casualty Insurance Company
SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
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NONE

QE09