ANNUAL STATEMENT

For the Year Ended December 31, 2009

of the Condition and Affairs of the

Metropolitan Property and Casualty Insurance Company

NAIC Group Code.....241, 241 (Current Period) (Prior Period) | NAIC Company Code..... 26298 | Employer's ID Number..... 13-2725441

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

Incorporated/Organized..... August 31, 1972 | Commenced Business..... December 8, 1972

Statutory Home Office	700 Quaker Lane….. Warwick ..... RI ..... 02886-6669 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	700 Quaker Lane….. Warwick ..... RI ..... 02886-6669 *(Street and Number) (City or Town, State and Zip Code)*	401-827-2400 *(Area Code) (Telephone Number)*
Mail Address	PO Box 350, 700 Quaker Lane….. Warwick ..... RI ..... 02887-0350 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	700 Quaker Lane….. Warwick ..... RI ..... 02886-6669 *(Street and Number) (City or Town, State and Zip Code)*	800-638-4208 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.metlife.com	
Statutory Statement Contact	Mark Allen Peterson *(Name)*	800-638-4208 *(Area Code) (Telephone Number) (Extension)*
	mapeterson@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. Steven Jeffery Goulart #	Treasurer	4.	

OTHER

Susan Ann Buffum	Vice President	Richard Eugene Calogero	Vice President
Charles Phillip Cavas	Associate General Counsel	Michael Frederick Convery	Vice President
Martin William Deede	Vice President	Michelle Mohr DeWine	Vice President
Darla Ann Finchum	Vice President	Paul Edward Gavin	Vice President
Lise Ann Hasegawa	Vice President	Brenda Ann Johnson	Vice President
Scott David Kuczmarski	Vice President	Richard Paul Lonardo	Vice President
Rudolph Marcus Loney	Vice President	Paul Anthony Lonnemann	Senior Vice President
Robert Francis Lundgren	Vice President	Barbara Jean Lynch	Vice President
Thomas John McHugh	Vice President	Barry Gregory Morphis	Vice President
Margaret Nickerson Redd	Vice President	Vhonda Lee Ridley	Vice President
Jonathan Lloyd Rosenthal	Vice President	Joseph Urba Rupp, Jr.	Vice President
Mark Jay Silverman	Vice President	Ralph George Spontak	Vice President and Controller
Ingrid Elizabeth Tolentino #	Vice President	Michael Clifford Walsh	Senior Vice President and Chief Financial Officer
Christen White	Vice President	Anne Kaiper Wilson	Vice President

DIRECTORS OR TRUSTEES

Francis Donnantuono	James Louis Lipscomb	William Douglas Moore	Maria Regina Morris #
William Joseph Mullaney			

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	Steven Jeffery Goulart
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 11th day of February 2010

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

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)	2,753,070,892	0	2,753,070,892	2,655,120,935
2. Stocks (Schedule D):				
2.1 Preferred stocks	211,704,291	0	211,704,291	279,895,764
2.2 Common stocks	751,455,120	1,407,250	750,047,870	785,320,351
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)	265,678	0	265,678	182,407
4.2 Properties held for the production of income (less $...........0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(94,335,939), Sch. E-Part 1), cash equivalents ($..........0, Sch. E-Part 2) and short-term investments ($..........0, Sch. DA)	(94,335,939)	0	(94,335,939)	(96,585,044)
6. Contract loans (including $..........0 premium notes)	0	0	0	0
7. Other invested assets (Schedule BA)	47,935,391	0	47,935,391	64,025,008
8. Receivables for securities	0	0	0	184,777
9. Aggregate write-ins for invested assets	88,669	0	88,669	263,422
10. Subtotals, cash and invested assets (Lines 1 to 9)	3,670,184,102	1,407,250	3,668,776,852	3,688,407,620
11. Title plants less $..........0 charged off (for Title insurers only)	0	0	0	0
12. Investment income due and accrued	42,449,261	0	42,449,261	42,845,071
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in course of collection	48,969,656	9,254,546	39,715,110	51,580,448
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	634,511,353	0	634,511,353	632,642,024
13.3 Accrued retrospective premiums	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	6,920,278	977,746	5,942,532	7,019,782
14.2 Funds held by or deposited with reinsured companies	139,642	0	139,642	147,286
14.3 Other amounts receivable under reinsurance contracts	0	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	9,533,606	0	9,533,606	7,050,288
16.2 Net deferred tax asset	150,521,191	35,052,546	115,468,645	106,409,086
17. Guaranty funds receivable or on deposit	3,291,398	0	3,291,398	3,725,238
18. Electronic data processing equipment and software	26,713,854	26,713,854	0	0
19. Furniture and equipment, including health care delivery assets ($..........0)	6,973,200	6,973,200	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0	0
22. Health care ($..........0) and other amounts receivable	0	0	0	0
23. Aggregate write-ins for other than invested assets	372,572,378	72,619,109	299,953,269	315,814,969
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	4,972,779,919	152,998,251	4,819,781,668	4,855,641,812
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
26. TOTALS (Lines 24 and 25)	4,972,779,919	152,998,251	4,819,781,668	4,855,641,812

DETAILS OF WRITE-INS

	1	2	3	4
0901. CDS MTM	0	0	0	18,107
0902. FX Swaps	88,669	0	88,669	245,315
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)	88,669	0	88,669	263,422
2301. COLI	268,192,025	0	268,192,025	262,173,481
2302. DAC Taxes Receivable	2,109,720	0	2,109,720	2,951,387
2303. Deferred Assets	(1)	(1)	0	11,624,969
2398. Summary of remaining write-ins for Line 23 from overflow page	102,270,634	72,619,110	29,651,524	39,065,132
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	372,572,378	72,619,109	299,953,269	315,814,969

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,262,536,871	1,329,097,954
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,969,064	44,504
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	327,197,851	347,551,298
4.	Commissions payable, contingent commissions and other similar charges	38,182,762	36,596,888
5.	Other expenses (excluding taxes, licenses and fees)	76,954,719	89,084,920
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	12,992,882	15,514,344
7.1	Current federal and foreign income taxes (including $..........0 on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	0	0
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....12,708,981 and including warranty reserves of $..........0)	1,200,627,844	1,203,775,028
10.	Advance premium	28,347,956	30,110,609
11.	Dividends declared and unpaid:		
	11.1 Stockholders	523,250	821,503
	11.2 Policyholders	5,623,526	6,840,372
12.	Ceded reinsurance premiums payable (net of ceding commissions)	6,638,073	6,319,972
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,850	0
14.	Amounts withheld or retained by company for account of others	41,342	5,444
15.	Remittances and items not allocated	2,805,540	1,687,182
16.	Provision for reinsurance (Schedule F, Part 7)	208,607	115,269
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	27,849,393	15,583,099
20.	Payable for securities	100,173	95,647
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	9,967,067	10,063,036
24.	Total liabilities excluding protected cell liabilities (Lines 1 through 23)	3,002,568,770	3,093,307,069
25.	Protected cell liabilities	0	0
26.	Total liabilities (Lines 24 and 25)	3,002,568,770	3,093,307,069
27.	Aggregate write-ins for special surplus funds	10,440,000	0
28.	Common capital stock	3,000,000	3,000,000
29.	Preferred capital stock	315,000,000	315,000,000
30.	Aggregate write-ins for other than special surplus funds	0	0
31.	Surplus notes	0	0
32.	Gross paid in and contributed surplus	1,088,693,363	1,088,693,363
33.	Unassigned funds (surplus)	400,079,535	355,641,379
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)	1,817,212,898	1,762,334,742
36.	TOTALS (Page 2, Line 26, Col. 3)	4,819,781,668	4,855,641,811

DETAILS OF WRITE-INS

2301.	Accounts Payable - Security Lending	0	1,210,000
2302.	Deferred Gain	1,921,650	1,921,650
2303.	Florida Hurricane CAT Fund Emergency Assessment	78,145	74,881
2398.	Summary of remaining write-ins for Line 23 from overflow page	7,967,272	6,856,505
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	9,967,067	10,063,036
2701.	Deferred Tax Asset Adjustment	10,440,000	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)	10,440,000	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)	2,918,864,891	2,984,212,917
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	1,635,973,035	1,648,998,396
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	290,534,271	269,584,023
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	798,266,125	807,360,387
5.	Aggregate write-ins for underwriting deductions	624,090	0
6.	Total underwriting deductions (Lines 2 through 5)	2,725,397,521	2,725,942,806
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	193,467,370	258,270,111
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	220,799,085	182,325,120
10.	Net realized capital gains (losses) less capital gains tax of $.....(3,606,964) (Exhibit of Capital Gains (Losses))	(43,067,061)	(75,851,313)
11.	Net investment gain (loss) (Lines 9 + 10)	177,732,024	106,473,807
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....5,089,950)	(5,089,950)	(8,124,675)
13.	Finance and service charges not included in premiums	8,051,784	8,585,914
14.	Aggregate write-ins for miscellaneous income	3,397,871	13,701,189
15.	Total other income (Lines 12 through 14)	6,359,705	14,162,428
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	377,559,099	378,906,346
17.	Dividends to policyholders	621,757	3,265,447
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)	376,937,342	375,640,899
19.	Federal and foreign income taxes incurred	91,453,520	102,870,933
20.	Net income (Line 18 minus Line 19) (to Line 22)	285,483,822	272,769,966
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,762,334,740	1,825,829,664
22.	Net income (from Line 20)	285,483,822	272,769,966
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....25,949,001	15,777,777	(2,433,746)
25.	Change in net unrealized foreign exchange capital gain (loss)	(13,293)	(213,489)
26.	Change in net deferred income tax	6,815,925	43,464,233
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26 Column 3)	41,291,001	(67,243,951)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(93,338)	(115,269)
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	(304,823,739)	(309,722,668)
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	10,440,000	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	54,878,155	(63,494,924)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	1,817,212,895	1,762,334,740

DETAILS OF WRITE-INS

0501.	2009 Private Passenger Auto North Carolina Escrow - Expense	624,090	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)	624,090	0
1401.	Cash Surrender Value of COLI	5,176,876	9,288,092
1402.	Group Property and Casualty - Misc. Other Commission	42,606	30,458
1403.	Other Income - Tax Examination	(848,618)	871,938
1498.	Summary of remaining write-ins for Line 14 from overflow page	(972,993)	3,510,701
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	3,397,871	13,701,189
3701.	Deferred Tax Asset Adjustment	10,440,000	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)	10,440,000	0

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	2,925,121,538	2,950,531,147
2.	Net investment income	221,623,926	181,409,416
3.	Miscellaneous income	6,217,723	13,277,415
4.	Total (Lines 1 through 3)	3,152,963,187	3,145,217,978
5.	Benefit and loss related payments	1,699,082,024	1,718,394,141
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,122,409,882	1,123,099,765
8.	Dividends paid to policyholders	1,838,603	3,025,082
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)	90,187,892	89,788,893
10.	Total (Lines 5 through 9)	2,913,518,401	2,934,307,881
11.	Net cash from operations (Line 4 minus Line 10)	239,444,786	210,910,097
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	558,332,632	1,130,286,661
	12.2 Stocks	108,097,603	237,844,983
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	176,420,145	54,978,721
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(84)	(300)
	12.7 Miscellaneous proceeds	6,339	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	842,856,635	1,423,110,065
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	598,577,025	1,040,568,984
	13.2 Stocks	62,755,613	163,532,532
	13.3 Mortgage loans	0	0
	13.4 Real estate	99,760	0
	13.5 Other invested assets	164,125,312	32,892,577
	13.6 Miscellaneous applications	0	188,124
	13.7 Total investments acquired (Lines 13.1 to 13.6)	825,557,710	1,237,182,217
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)	17,298,925	185,927,848
	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	305,121,992	310,640,971
	16.6 Other cash provided (applied)	50,627,386	(275,043,718)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(254,494,606)	(585,684,689)
	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)	2,249,105	(188,846,744)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	(96,585,044)	92,261,700
	19.2 End of year (Line 18 plus Line 19.1)	(94,335,939)	(96,585,044)

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

20.0001		0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,815,576	3,679,606	3,328,228	5,166,953
2.	Allied lines	75,417	78,119	34,804	118,732
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	825,094,944	441,773,968	450,856,441	816,012,471
5.	Commercial multiple peril	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	33,485,156	17,743,954	17,525,172	33,703,938
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	13,344,640	6,882,986	7,300,043	12,927,583
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	9,930,397	1,349,206	1,337,968	9,941,635
16.	Workers' compensation	83,509	44,982	44,561	83,930
17.1	Other liability - occurrence	36,738,132	17,727,418	18,614,973	35,850,577
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	1,157,238,654	416,329,116	407,918,572	1,165,649,198
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	834,911,280	298,165,660	293,667,066	839,409,874
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	14	14	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	2,915,717,705	1,203,775,028	1,200,627,842	2,918,864,891

DETAILS OF WRITE-INS

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	3,328,228	0	0	0	3,328,228
2.	Allied lines	34,804	0	0	0	34,804
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	450,856,442	0	0	0	450,856,442
5.	Commercial multiple peril	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	17,525,172	0	0	0	17,525,172
10.	Financial guaranty	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0
12.	Earthquake	7,300,043	0	0	0	7,300,043
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	1,337,968	0	0	0	1,337,968
16.	Workers' compensation	44,561	0	0	0	44,561
17.1	Other liability - occurrence	18,588,543	26,429	0	0	18,614,973
17.2	Other liability - claims-made	0	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	407,918,572	0	0	0	407,918,572
19.3, 19.4	Commercial auto liability	0	0	0	0	0
21.	Auto physical damage	293,667,067	0	0	0	293,667,067
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	0	0	0	0	0
24.	Surety	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	14	0	0	14
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	1,200,601,400	26,443	0	0	1,200,627,844
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					1,200,627,844

DETAILS OF WRITE-INS

		1	2	3	4	5
3401.		0	0	0	0	0
3402.		0	0	0	0	0
3403.		0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0

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

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	6,490,857	47,442	0	0	1,722,723	4,815,576
2.	Allied lines	8,614,873	120,845	0	0	8,660,301	75,417
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	496,908,962	364,077,106	(433)	0	35,890,691	825,094,944
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	18,452,833	16,202,463	0	0	1,170,140	33,485,156
10.	Financial guaranty	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0
12.	Earthquake	7,055,172	6,857,098	0	0	567,630	13,344,640
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	9,930,397	0	0	0	0	9,930,397
16.	Workers' compensation	38,943	44,748	0	0	182	83,509
17.1	Other liability - occurrence	29,402,509	7,548,104	(1,901)	0	210,580	36,738,132
17.2	Other liability - claims-made	0	0	0	0	0	0
17.3	Excess workers' compensation	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	327,769,147	841,669,458	7,167,514	0	19,367,465	1,157,238,654
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	230,044,694	613,054,686	494,869	0	8,682,969	834,911,280
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	1,134,708,387	1,849,621,949	7,660,049	0	76,272,680	2,915,717,705

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	2,870,087	59,984	0	2,930,071	1,816,577	13,491,788	(8,745,141)	(169.3)
2.	Allied lines	2,935,897	167,593	2,753,478	350,012	752,231	881,659	220,584	185.8
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	282,533,736	213,264,939	7,530,825	488,267,850	214,600,857	254,503,622	448,365,086	54.9
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	118	0	118	3,379	5,278	(1,781)	0.0
9.	Inland marine	5,623,916	5,127,277	1,714	10,749,479	5,987,013	6,996,381	9,740,111	28.9
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	1,424,313	1,579,764	(155,451)	(1.2)
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	3,911,243	0	0	3,911,243	878,288	934,284	3,855,247	38.8
16.	Workers' compensation	300	488	0	788	29,475	39,196	(8,933)	(10.6)
17.1	Other liability - occurrence	9,206,302	12,369,822	(100,309)	21,676,433	62,678,729	65,278,085	19,077,077	53.2
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0.0
17.3	Excess workers' compensation	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	208,747,253	564,273,436	19,461,397	753,559,292	953,802,682	961,010,266	746,351,707	64.0
19.3, 19.4	Commercial auto liability	0	0	0	0	61	60	1	0.0
21.	Auto physical damage	127,203,323	297,907,012	4,342,129	420,768,206	19,302,136	22,923,582	417,146,759	49.7
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	320,626	0	320,626	1,261,132	1,453,989	127,769	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	643,032,058	1,093,491,295	33,989,235	1,702,534,118	1,262,536,871	1,329,097,954	1,635,973,035	56.0
	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	1,639,970	(11,355)	0	1,628,616	86,922	101,320	281	1,816,577	683,727
2.	Allied lines	1,128,649	262,701	752,645	638,705	68,484	49,552	4,510	752,231	144,613
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	88,187,440	53,032,561	4,410,650	136,809,351	40,110,100	38,012,598	331,192	214,600,857	62,108,665
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	960	0	960	0	2,419	0	3,379	397
9.	Inland marine	1,736,378	651,561	0	2,387,939	1,643,302	1,958,259	2,487	5,987,013	1,494,509
10.	Financial guaranty	0	0	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	85,282	0	85,282	576,893	762,138	0	1,424,313	131,584
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	878,288	0	0	878,288	0	0	0	(a) 878,288	0
16.	Workers' compensation	4,427	15,391	0	19,818	5,264	4,393	0	29,475	8,127
17.1	Other liability - occurrence	20,558,250	9,198,305	2,069,300	27,687,255	27,411,619	7,696,321	116,466	62,678,729	5,411,281
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0	0
17.3	Excess workers' compensation	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	213,900,565	621,825,130	55,930,117	779,795,578	33,965,771	140,822,832	781,500	953,802,682	246,757,040
19.3, 19.4	Commercial auto liability	0	0	0	0	0	61	0	61	7
21.	Auto physical damage	11,489,901	28,665,281	394,900	39,760,282	(11,648,185)	(8,740,908)	69,053	19,302,136	10,456,738
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	1,061,132	0	1,061,132	XXX	200,000	0	1,261,132	1,162
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	339,523,868	714,786,949	63,557,612	990,753,205	92,220,170	180,868,985	1,305,488	1,262,536,871	327,197,851

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8	9
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	9,986,780	0	0	9,986,780
1.2 Reinsurance assumed	32,863,662	0	0	32,863,662
1.3 Reinsurance ceded	325,351	0	0	325,351
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	42,525,091	0	0	42,525,091
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	98,882,125	0	98,882,125
2.2 Reinsurance assumed, excluding contingent	0	143,268,060	0	143,268,060
2.3 Reinsurance ceded, excluding contingent	0	9,768,390	0	9,768,390
2.4 Contingent - direct	0	10,858,569	0	10,858,569
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	243,240,364	0	243,240,364
3. Allowances to manager and agents	0	0	0	0
4. Advertising	10,387	43,778,651	0	43,789,038
5. Boards, bureaus and associations	1,201,415	7,700,631	0	8,902,046
6. Surveys and underwriting reports	0	16,335,055	0	16,335,055
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	121,648,035	179,552,743	1,849,978	303,050,756
8.2 Payroll taxes	10,140,148	15,575,429	122,936	25,838,513
9. Employee relations and welfare	43,813,029	52,304,368	245,168	96,362,565
10. Insurance	0	213,545	0	213,545
11. Directors' fees	0	468	38	506
12. Travel and travel items	3,584,941	7,306,874	152,129	11,043,944
13. Rent and rent items	12,367,473	25,840,135	274,036	38,481,644
14. Equipment	5,489,627	8,082,846	118,320	13,690,793
15. Cost or depreciation of EDP equipment and software	1,271,355	9,932,229	0	11,203,584
16. Printing and stationery	1,617,857	3,236,089	17,498	4,871,444
17. Postage, telephone and telegraph, exchange and express	5,775,245	20,589,883	35,160	26,400,288
18. Legal and auditing	78,184	1,569,759	90,224	1,738,167
19. Totals (Lines 3 to 18)	206,997,696	392,018,705	2,905,487	601,921,888
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....121,365	0	77,940,491	0	77,940,491
20.2 Insurance department licenses and fees	0	3,946,684	0	3,946,684
20.3 Gross guaranty association assessments	0	1,632,599	0	1,632,599
20.4 All other (excluding federal and foreign income and real estate)	0	3,115,950	0	3,115,950
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	86,635,724	0	86,635,724
21. Real estate expenses	0	145,442	0	145,442
22. Real estate taxes	0	39,027	0	39,027
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	41,011,484	76,186,863	1,116,360	118,314,707
25. Total expenses incurred	290,534,271	798,266,125	4,021,847	(a) 1,092,822,243
26. Less unpaid expenses - current year	327,197,851	128,130,363	0	455,328,214
27. Add unpaid expenses - prior year	347,551,295	141,196,152	0	488,747,447
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)	310,887,715	811,331,914	4,021,847	1,126,241,476

DETAILS OF WRITE-INS

2401. LAD Service Fee	0	1,414,039	0	1,414,039
2402. Miscellaneous Expense	323,095	13,379,181	211,251	13,913,527
2403. Outside Services	40,688,389	59,828,497	905,109	101,421,995
2498. Summary of remaining write-ins for Line 24 from overflow page	0	1,565,146	0	1,565,146
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	41,011,484	76,186,863	1,116,360	118,314,707

(a) Includes management fees of $.....243,600,302 to affiliates and $.....36,976,887 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a)778,079	892,957
1.1	Bonds exempt from U.S. tax	(a)127,613,791	128,029,214
1.2	Other bonds (unaffiliated)	(a)17,479,957	17,679,305
1.3	Bonds of affiliates	(a)0	0
2.1	Preferred stocks (unaffiliated)	(b)16,717,264	15,658,012
2.11	Preferred stocks of affiliates	(b)0	0
2.2	Common stocks (unaffiliated)	725,737	658,024
2.21	Common stocks of affiliates	63,000,000	63,000,000
3.	Mortgage loans	(c)0	0
4.	Real estate	(d)1,769,532	1,769,532
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e)3,021	3,021
7.	Derivative instruments	(f)(121,252)	(119,745)
8.	Other invested assets	(2,868,923)	(2,868,923)
9.	Aggregate write-ins for investment income	136,025	136,025
10.	Total gross investment income	225,233,231	224,837,422
11.	Investment expenses		(g)4,021,847
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)16,490
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		4,038,337
17.	Net investment income (Line 10 minus Line 16)		220,799,085

DETAILS OF WRITE-INS

0901.	Interest Received - Involuntary Reinsurance	496,250	496,250
0902.	Make Whole Provision	(6,618)	(6,618)
0903.	Miscellaneous Interest	(342,302)	(342,302)
0998.	Summary of remaining write-ins for Line 9 from overflow page	(11,305)	(11,305)
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	136,025	136,025
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 $.....5,687,129 accrual of discount less $.....6,099,670 amortization of premium and less $.....3,273,264 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 $.....3,020 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 $.....16,490 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	243,901	0	243,901	0	0
1.1	Bonds exempt from U.S. tax	(5,124,142)	0	(5,124,142)	0	0
1.2	Other bonds (unaffiliated)	(2,600,419)	(8,107,273)	(10,707,692)	23,895,273	16,986
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	3,494,114	(23,393,650)	(19,899,536)	40,629,129	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	(9,198,827)	(1,804,682)	(11,003,509)	2,011,279	0
2.21	Common stocks of affiliates	0	0	0	(20,064,848)	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	(84)	0	(84)	0	0
7.	Derivative instruments	(198,508)	0	(198,508)	(949,270)	(30,279)
8.	Other invested assets	0	0	0	(3,794,785)	0
9.	Aggregate write-ins for capital gains (losses)	434	15,110	15,544	0	0
10.	Total capital gains (losses)	(13,383,531)	(33,290,495)	(46,674,026)	41,726,778	(13,293)

DETAILS OF WRITE-INS

0901.	Other Realized Capital Gains (Losses)	434	0	434	0	0
0902.	Gain on Initial Exchange (Net)	0	15,110	15,110	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)	434	15,110	15,544	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	1,407,250	1,406,554	(696)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Other invested assets (Schedule BA)	0	0	0
8. Receivables for securities	0	0	0
9. Aggregate write-ins for invested assets	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,407,250	1,406,554	(696)
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	9,254,546	10,106,920	852,374
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	977,746	1,420,386	442,640
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	35,052,546	63,245,181	28,192,635
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software	26,713,854	24,674,894	(2,038,960)
19. Furniture and equipment, including health care delivery assets	6,973,200	6,913,570	(59,630)
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	72,619,109	96,961,747	24,342,638
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 through 23)	152,998,251	204,729,252	51,731,001
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
26. TOTALS (Lines 24 and 25)	152,998,251	204,729,252	51,731,001

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. Advances	0	1,055	1,055
2302. Deferred Assets	(1)	(1)	0
2303. Deferred Expenses	18,289,925	18,674,511	384,586
2398. Summary of remaining write-ins for Line 23 from overflow page	54,329,185	78,286,182	23,956,997
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	72,619,109	96,961,747	24,342,638

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan Property and Casualty Insurance Company ("the Company") is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of MetLife, Inc ("MetLife"), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange. As of December 31, 2009, the Company owned 100% of the outstanding common stock of the following affiliated consolidated subsidiaries: Metropolitan Casualty Insurance Company ("Met CAS"), Metropolitan General Insurance Company ("Met GEN"), Metropolitan Group Property and Casualty Insurance Company ("Met Group"), Metropolitan Direct Property and Casualty Insurance Company ("Met Direct"), Economy Fire & Casualty Company ("EFAC"), and the Company reports its investment in Metropolitan Lloyds Insurance Company of Texas ("Met Lloyds") in Schedule BA (See Note 10.B.). As of December 31, 2009, the Company owned 100% of the outstanding common stock of the following affiliated unconsolidated subsidiaries: Metropolitan Lloyds, Inc., MetLife Auto & Home Insurance Agency, Inc., and Met P&C Managing General Agency, Inc.

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

The Company is authorized to sell property-liability insurance in 48 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Connecticut, Massachusetts, and New York for the year ended December 31, 2009. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

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

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

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 in the same manner as comparable longer-term investments described below.
(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) Redeemable 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 generally 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) Investments in partnerships, joint ventures and limited liability corporations are accounted for under the equity method of accounting. Undistributed earnings of these entities are recognized in the unrealized gains or losses.
(9) For derivative accounting policy, see Note 8.
(10) For premium deficiency reserve policy, see Note 29.
(11) The liability for unpaid reported losses is based on a case by case estimate (case reserves) for most lines of business, for the other lines of business, unpaid losses are based on average "statistical" reserves. There is an additional overall estimate (supplemental reserves for several specific lines of business) based on the Company's past experience, this is also known as an additional reserve on known claims. A provision also is made for losses incurred but not reported on the basis of estimates and past experience modified for current trends and estimates of expenses for investigating and settling claims, reduced for anticipated salvage and subrogation. The liability for unpaid losses on business assumed is based in part on reports received from ceding companies.

     Management believes that the liability for unpaid losses and loss adjustment expenses is adequate to cover ultimate unpaid losses and loss adjustment expenses incurred. However, such liability is necessarily based on estimates, and the ultimate liability may vary significantly from such estimates. In accordance with industry practice, the Company regularly reviews its estimated liability, and any adjustments are reflected in the period in which they become known. In accordance with guidelines established by the NAIC, the liability for unpaid losses at December 31, 2009 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.
(14) EDP equipment and operating system software are stated at cost, less accumulated depreciation. Furniture and fixtures, leasehold improvements and non-operating system computer software are classified as non-admitted assets. Changes in non-admitted assets are recorded as a charge or credit to surplus.

     Depreciation is determined using the straight-line method. EDP equipment and operating system software are depreciated over the lesser of its useful life or three years. Non-operating system software is depreciated over the lesser of its useful life or five years. Estimated lives of furniture and fixtures range from five to seven years. Leasehold improvements are depreciated over the remaining lease term or ten years, whichever is shorter.

     The cost basis of EDP equipment and operating system software was $15,859,328 and $15,679,063 at December 31, 2009 and 2008, respectively. Accumulated depreciation of EDP equipment and operating system software was $15,516,108 and $15,209,702 at December 31, 2009 and 2008, respectively. Related depreciation expense was $319,052 and $377,687 for the years ended December 31, 2009 and 2008, respectively.

     The cost basis of furniture and fixtures, equipment, leasehold improvements and computer software was $155,751,526 and $145,401,901 at December 31, 2009 and 2008, respectively. Accumulated depreciation of furniture and fixtures, equipment, leasehold improvements and computer software was $123,504,013 and $114,303,673 at December 31, 2009 and 2008, respectively. Related depreciation expense was $9,265,809 and $8,047,980 at December 31, 2009 and 2008, respectively.

     Depreciation expenses are recorded in insurance expense and taxes (other than federal income and capital gains taxes).

2. Accounting Changes and Corrections of Errors

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

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill

A. Statutory Purchase Method

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

The cost of acquiring the Economy Companies was $442,056,365 and the amount of goodwill was $159,462,713. The amortization of goodwill recorded was $11,359,739 and $15,146,268 for the periods ended December 31, 2009 and December 31, 2008, respectively, which was recorded as unrealized capital gains and had no effect on the Income Statement. As of September 30, 2009, the goodwill was fully amortized.

B. Statutory Merger

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.
(4) Not Applicable.
(5) Not Applicable.
(6) At December 31, 2009, the estimated fair value and gross unrealized losses for loan-backed and structured securities, aggregated by length of time the securities have been in a continuous loss position are as follows:

Less than 12 months		Equal to or greater than 12 months		Total	
Estimated fair value	Gross unrealized loss	Estimated fair value	Gross unrealized loss	Estimated fair value	Gross unrealized loss
58,592,488	3,136,423	-	-	58,592,488	3,136,423

(7) The decline in fair value of the Company's loan-backed securities reflects the current market dislocation, whereby spreads remain historically wide. This decline does not accurately represent the credit of the above securities. The analysis in assessing the loan-backed securities portfolio includes a number of scenarios where various environments are stimulated. These scenarios attempt to project delinquencies and losses, which are key drivers of the model. In the Company's baseline scenario, no principal loss is expected for the above listed bonds. The Company does not intend to sell the above securities and therefore, does not anticipate any impairments on these securities at this time.
(8) Not Applicable.

E. Repurchase Agreements and/or Securities Lending Transactions

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. Due and accrued income was excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due are non-admitted with the exception of mortgage loan investment income which is non-admitted after 180 days, or if the loan is in the process of foreclosure.

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

8. Derivative Instruments

Overview

Derivatives are financial instruments whose values are derived from interest rates, foreign currency exchange rates, or other financial indices. Derivatives may be exchange-traded or contracted in the over-the-counter market. The Company uses swaps, to manage the risk associated with variability in cash flows or changes in estimated fair values related to the Company's financial instruments.

Insurance statutes restrict the Company's use of derivative instruments primarily to hedging activities intended to offset changes in the market value of assets held, obligations, and anticipated transactions and prohibit the use of derivatives for speculation.

To qualify for hedge accounting under SSAP No. 86, *Accounting for Derivative Instruments and Hedging, Income Generation, and Replication (Synthetic Asset) Transactions* ("SSAP 86"), at the inception of the hedging relationship, the Company formally documents its risk management objective and strategy for undertaking the hedging transaction, as well as its designation of the hedge as either (i) a hedge of the fair value of a recognized asset or liability ("fair value hedge") or (ii) a hedge of a forecasted transaction or of the variability of cash flows to be received or paid related to a recognized asset or liability ("cash flow hedge"). In this documentation, the Company sets forth how the hedging instrument is expected to hedge the designated risks related to the hedged item and sets forth the method that will be used to retrospectively and prospectively assess the hedging instrument's effectiveness. A derivative designated as a hedging instrument must be highly effective in offsetting the designated risk of the hedged item. Hedge effectiveness is formally assessed at inception and throughout the life of the hedging relationship.

The Company can hold cash flow and fair value derivatives that hedge bonds and liability portfolios; the derivatives that hedge those assets and liabilities are valued in a manner consistent with the underlying hedged item. Bonds that have an NAIC designation of 1 through 2 are carried at amortized cost; therefore, the derivatives are also carried at amortized cost. Bonds that have an NAIC designation of 3 through 6 are carried at the lower of amortized cost or fair value; therefore, the derivatives are also carried at the lower of amortized cost or fair value. Liabilities of the Company are carried at amortized cost; therefore, the derivatives are also carried at amortized cost. Effective foreign currency swaps have a foreign currency adjustment recorded in "change in net unrealized foreign exchange capital gain (loss)" pursuant to SSAP 86 by using the same procedures as done to translate the hedged item.

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

When hedge accounting is discontinued because it is determined that the derivative is not highly effective in offsetting changes in the fair value or cash flows of a hedged item, the derivative is carried on the annual statement within assets or liabilities, surplus and other funds at its fair value. Changes in fair value excluding changes in foreign exchange rates, are recognized in "change in net unrealized capital gains (losses)" and fair value changes attributable to changes in foreign exchange rates are recognized in "change in net unrealized foreign exchange capital gain (loss)" on the summary of operations in the annual statement.

Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item. If the hedged item is sold, the gain or loss on the derivative is realized but is subject to the interest maintenance reserve ("IMR").

To the extent the Company chooses not to designate its derivatives for hedge accounting or its designated derivatives no longer meet the criteria of an effective hedge, the derivatives are carried at fair value with changes in their fair value included in "change in net unrealized capital gains (losses)" and any changes in fair value attributable to changes in foreign exchange rates are recognized in "change in net unrealized foreign exchange capital gain (loss)".

Types of Derivative Instruments

Foreign currency swaps are used by the Company to reduce the risk from fluctuations in foreign currency exchange rates associated with its assets denominated in foreign currencies. In a foreign currency swap transaction, the Company agrees with another party to exchange, at specified intervals, the difference between one currency and another at a fixed exchange rate, generally set at inception, calculated by reference to an agreed upon principal amount. The principal amount of each currency is exchanged at the inception and termination of the currency swap by each party. See Schedule DB, Part C.

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

Fair Value Hedges

The Company held no fair value hedges during the years ended December 31, 2009 and 2008.

Cash Flow Hedges

The Company designates and accounts for foreign currency swaps to hedge the foreign currency cash flow exposure of foreign currency denominated investments as cash flow hedges, when they have met the effectiveness requirements of SSAP 86.

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

For the year ended December 31, 2009, there were no gains (losses) from cash flow derivatives that no longer qualify for hedge accounting or for which the Company removed the hedge designation.

For the year ended December 31, 2008, gains of $755,515 were recorded in change in net unrealized capital gains (losses) and gains of $215,957 were recorded in net unrealized foreign exchange capital gain (loss) from cash flow derivatives that no longer qualify for hedge accounting or for which the Company removed hedge designation.

In certain instances, the Company discontinues cash flow hedge accounting because the forecasted transactions did not occur on the anticipated date or within two months of that date. For the years ended December 31, 2009 and 2008, none of the Company's cash flow hedges were discontinued because it was no longer probable that the original forecasted transactions would occur by the end of the originally specified time period or within two months of that date.

There were no hedged forecasted transactions, other than the receipt or payment of variable interest payments, for the years ended December 31, 2009 and 2008.

Non-Qualifying Derivatives

The Company enters into the following derivatives that do not qualify for hedge accounting under SSAP 86: (i) foreign currency swaps to economically hedge its exposure adverse movements in exchange rates and (ii) credit default swaps to economically hedge its exposure to adverse movements in credit.

Credit Risk

The Company enters into various collateral arrangements, which require both the pledging and accepting of collateral in connection with its over-the-counter derivative instruments. As of December 31, 2009 and 2008 the Company had not pledged or accepted collateral in connection with the collateral agreements.

9. Income Taxes

A. The Company has met the necessary RBC levels to be able to admit the increased amount of DTA available under SSAP 10R and has elected to admit DTAs. This current year election differs from the prior reporting period. The admitted adjusted gross ordinary DTA increased by $10,440,000 as a result of the application of SSAP No. 10R.

The components of net DTAs/DTLs as of December 31 consisted of the following:

	2009 Ordinary	2009 Capital	2009 Total	2008
Total gross DTAs	$ 137,134,956	$ 26,492,759	$ 163,627,715	$ 182,876,528
Statutory valuation allowance adjustment	-	-	-	-
Adjusted gross DTAs	$ 137,134,956	$ 26,492,759	$ 163,627,715	$ 182,876,528
Total DTLs	(13,106,524)	-	(13,106,524)	(13,222,261)
Net DTA	$ 124,028,432	$ 26,492,759	$ 150,521,191	$ 169,654,267
DTAs non-admitted in accordance with SSAP No. 10R	(8,559,787)	(26,492,759)	(35,052,546)	(63,245,181)
Total net admitted DTA/(DTL)	$ 115,468,645	$ -	$ 115,468,645	$ 106,409,086
(Increase)/decrease in DTAs non-admitted			$ 28,192,635	$ (38,422,535)

The amount of each result or component of the calculation by tax character, of paragraphs 10 a. - 10 e.:

	2009 Ordinary	2009 Capital	2009 Total
Prior years federal income taxes paid that can be recovered through loss carrybacks (10.a.)	Not applicable	$ -	Not applicable
DTA, lesser of:			
Expected to be recognized within one year (10.b.i.)	105,028,645	-	105,028,645
Ten percent of adjusted capital and surplus (10.b.ii)	Not applicable	-	Not applicable
Adjusted gross DTAs offsetting existing DTLs (10.c.)	13,106,524	-	13,106,524
DTA adjustment, lesser of:			
Expected to be recognized within three years (10.e.ii.(a))	10,440,000	-	10,440,000
Fifteen percent of adjusted capital and surplus (10.e.ii.(b))	Not applicable	-	Not applicable
Total admitted DTA	$ 128,575,169	$ -	$ 128,575,169
Total DTL	(13,106,524)	-	(13,106,524)
Total net admitted DTA/(DTL)	$ 115,468,645	$ -	$ 115,468,645

RBC level used in paragraph 10.d.:

Total adjusted capital	$ 1,817,212,897
Authorized control level	$ 179,198,796

The following amounts were used in the RBC calculation (in millions):

	2009 With ¶ 10.a.-c.	2009 With ¶ 10.a.-e.	Change
Admitted DTA	$ 105,028,645	$ 115,468,645	$ 10,440,000
Admitted assets	$ 4,809,321,668	$ 4,819,761,668	$ 10,440,000
Statutory surplus	$ 1,806,772,897	$ 1,817,212,897	$ 10,440,000

B. There are no DTLs which are not recognized.

NOTES TO FINANCIAL STATEMENTS

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

	2009	2008
Federal	$ 91,453,520	$ 102,870,933
Foreign	-	-
Total income tax on gain from operations	$ 91,453,520	$ 102,870,933
Federal income tax (benefit) on capital gains and losses	(3,606,964)	(14,136,434)
Federal and foreign income taxes incurred	$ 87,846,556	$ 88,734,499

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

DTAs resulting from book/tax differences in:	2009	2008	Change
Reserves	$ 85,486,520	$ 88,800,103	$ (3,313,583)
Investments	3,297,776	44,556,999	(41,259,223)
Investments-capital	18,067,428	-	18,067,428
Capital loss carryforward	8,425,331	-	8,425,331
Non-admitted assets	41,280,997	49,519,426	(8,238,429)
Employee benefits	6,999,517	-	6,999,517
Other	70,146	-	70,146
Total DTAs - (admitted and non-admitted)	$ 163,627,715	$ 182,876,528	$ (19,248,813)
Total DTAs - (non-admitted)	(35,052,546)	(63,245,181)	28,192,635
Total DTAs - (admitted)	$ 128,575,169	$ 119,631,347	$ 8,943,822
DTLs resulting from book/tax differences in:			
Employee benefits	$ -	$ (1,714,059)	$ 1,714,059
Property and equipment	(13,106,524)	(10,558,164)	(2,548,360)
Other	-	(950,038)	950,038
Total DTL	$ (13,106,524)	$ (13,222,261)	$ 115,737
Net admitted DTA/(DTL)	$ 115,468,645	$ 106,409,086	$ 9,059,559
		Tax effect of change in non-admitted assets	(28,192,635)
		Tax effect of unrealized gains (losses)	25,949,001
		Change in net deferred income tax	$ 6,815,925

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 net income, after dividends to policyholders, after capital gains tax and before all other Federal income tax.
The significant items causing the difference are as follows:

	2009
Net income after dividends to policyholders and before Federal income taxes @ 35%	$ 124,951,541
Net realized capital gains @ 35%	(16,335,909)
Tax effect of:	
Tax exempt income	(40,509,597)
Dividends received deduction	(3,397,814)
Change in non-admitted	8,238,429
Prior years adjustments and accruals	7,631,596
Other	452,385
Total statutory income taxes	$ 81,030,631
Federal and foreign income taxes incurred including tax on realized capital gains	$ 87,846,556
Change in net deferred income tax	(6,815,925)
Total statutory income taxes	$ 81,030,631

E. (1) The Company had no net operating loss carryforwards and had capital loss carryforwards that will expire as follows:

Year Incurred	Amount	Year of Expiration
2009	$ 24,072,374	2014

(2) The following amounts of Federal income taxes are available for recoupment in the event of future net losses:

Year	Amount available
2009	$ 91,839,029
2008	$ 88,485,939
2007	$ 142,283,958

(3) The Company has no deposits under Section 6603 of the Internal Revenue Code ("IRC").

NOTES TO FINANCIAL STATEMENTS

F. (1) The Company joins with MetLife Inc, ("MetLife"), its parent 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.
Economy Fire & 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 Casualty Insurance Company
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 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 are subject to a tax allocation agreement which allocates tax liability in accordance with the IRC, as amended, and provides that members shall receive reimbursement to the extent that their tax benefits result in a reduction of the consolidated tax liability.

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

A. The Company 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.

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 reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA with a book value of $7,358,644 and a statement value of $14,391,340 on page 2.

(3) The Company is a party to service agreements with its affiliates. See Note 10.F. for details. The Company establishes guidelines for reasonable determination of costs and services provided, based on time spent or use of services, and charges its subsidiaries for services rendered. The charges for such services to the Company were $266,251,902 and $287,985,491 during 2009 and 2008, respectively. The charges to the Company for services from Metropolitan Life Insurance Company (“MLIC”) were $257,554,181 and $278,969,161 during 2009 and 2008, respectively with balances due to MLIC of $25,863,901 and $14,480,115 as of December 31, 2009 and December 31, 2008, respectively. The charges to the Company for services from MetLife Group, Inc. were $8,697,721 and $9,016,330 during 2009 and 2008, respectively with balances due to MetLife Group, Inc. of $539,640 and $108,397 as of December 31, 2009 and December 31, 2008, respectively.

(4) Restated Quota Share Reinsurance Treaty

Effective January 1, 2001, the Company 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.

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

In addition, the Restated Quota Share Reinsurance Agreement provides that Economy Fire & Casualty Company’s (“EFAC”) subsidiary companies, Economy Preferred Insurance Company, NAIC #38067 and Economy Premier Assurance Company, NAIC #40649 are obligated to cede, and EFAC obligates itself to accept, a 100% interest in each of the subsidiaries’ gross net liabilities and its premiums, losses, expenses, payment fees, dividends and direct agents balance.

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

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

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

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

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.

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.

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

(5) Asset Transfers

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

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

For the year ended 12/31/2009, there was no change in the Company's deferred gain liability of $1,921,650 as a result of the sale of the investments to independent third parties.

NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2009 Due From (To)	December 31, 2008 Due From (To)
CRB Co. Inc.	$ 5	$ 0
Economy Fire & Casualty Company	(158,743)	30,618
Economy Preferred Insurance Company	(43,001)	(9,086)
Economy Premier Assurance Company	(395,916)	(139,334)
General American Life Insurance Company	(280,304)	0
Met Tower Realty Company	9	0
MetLife Auto & Home Insurance Agency, Inc.	(5,250)	(18)
MetLife Bank	51,422	33,949
MetLife General Insurance Agency	(77,322)	926
MetLife Group, Inc.	(539,640)	(108,397)
MetLife Insurance Company (MetLife)	(25,863,899)	(14,480,115)
MetLife Investors Group	229	(609)
MetLife Services and Solutions	(315,427)	(336,401)
MetLife, Inc. (MET)	412,347	(208,879)
Metropolitan Casualty Insurance Company	(204,265)	(227,782)
Metropolitan Direct Property and Casualty Insurance Company	(76,292)	(32,819)
Metropolitan General Insurance Company	(67,419)	(25,923)
Metropolitan Group Property and Casualty Insurance Company	(71,204)	(58,152)
Metropolitan Lloyds Insurance Company of Texas	(211,971)	(20,053)
New England Life Insurance Company	(2,799)	(1,025)
One Madison Investments	8	0
Safeguard Health Plans	44	0
Total	$ (27,849,393)	$ (15,583,100)

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 ("MLIC"), 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.

The Company entered into a Marketing Agreement with MetLife Investors USA Insurance Company ("MLI-USA"), General American Life Insurance Company, First MetLife Investors Insurance Company, and Metropolitan Life Insurance Company, jointly referred to as the "Insurance Companies". The intent of the Agreement is to broaden and enhance the distribution of life insurance products issued by MLI-USA and other life insurance companies. In accordance with the Marketing Agreement, the Company will actively promote the sales of the products through its contracted agency sales force and other agents it introduces to the Insurance Companies. A subsequent Amendment No. 1 to the Marketing Agreement was filed. Both the Marketing Agreement and Amendment No. 1 were approved by the Rhode Island Department of Business Regulation, Insurance Division.

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

H. Not Applicable

I. Not Applicable

J. Not Applicable.

K. Not Applicable.

L. Not Applicable.

11. Debt

Not Applicable.

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

A. Defined Benefit Plan

Not Applicable.

B. Defined Contribution Plan

Not Applicable.

C. Multiemployer Plan

Not Applicable.

D. Consolidated/Holding Company Plans – Pension and Postretirement

Savings and Investment Plans - MLIC sponsors and administers qualified and non-qualified defined contribution savings and investment plans in which substantially all employees of the Company participate. A portion of employee contributions are matched in accordance with the terms of the respective plans. Under agreement between the Company and MLIC, the Company is responsible to reimburse MLIC for any such matching contributions made on behalf of the employees of the Company. The Company made contributions and recognized a corresponding expense of $7.337 million and $7.000 million, respectively, related to these plans for the years ended December 31, 2009 and 2008.

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

The Company records a prepaid or accrued pension benefit cost equivalent based on its participation in the qualified pension plan's assets and accrued benefit obligation. The Company recorded prepaid pension benefit cost equivalents of $54.331 million and $78.288 million at December 31, 2009 and 2008, respectively, which were reported as non-admitted assets.

Under agreement with MLIC, the Company is allocated expense equal to the actuarially determined net periodic benefit cost accrued with respect to its employees. The Company's allocated expense with respect to the qualified defined benefit pension plan was $16.732 million and $5.181 million for the years ended December 31, 2009 and 2008, respectively.

The Company reimburses MLIC for any required or discretionary contributions made to the qualified pension plan, determined as an amount equal to the pro-rata portion of the obligation accrued on behalf of the employees of the Company to the total benefit obligation of the plan. No contribution reimbursement was made during 2009. During the year ended December 31, 2008, the Company's reimbursement to MLIC was $13.282 million.

MLIC also sponsors and administers a non-qualified defined benefit pension plan that provides benefits, in excess of amounts permitted by government agencies, to certain executive level employees of the Company on substantially the same terms as those of the qualified plan. The Company reported accrued pension benefit cost equivalents related to the non-qualified defined benefit pension plan of $10.287 million and $9.362 million at December 31, 2009 and 2008, respectively, which is included in accrued expenses. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the non-qualified defined benefit pension plan was $1.244 million and $1.026 million for the years ended December 31, 2009 and 2008, respectively. As an unfunded obligation, the Company's contributions represent benefit payments to its retired employees. Such benefit payments totaled $0.314 million and $0.219 million for the years ended December 31, 2009 and 2008, respectively.

E. Postemployment Benefits and Compensated Absences

Postemployment and Other Postretirement Benefit Plans - Employees and retirees who meet age and service criteria while working for the Company may become eligible for postemployment and other postretirement medical and life benefits, at various levels, in accordance with the applicable plans. These postemployment and other postretirement benefit plans are also sponsored and administered by MLIC. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the postemployment and other postretirement benefit plans was $10.661 million and $6.624 million for the years ended December 31, 2009 and 2008, respectively. Accrued postemployment and other postretirement benefit cost equivalents, which are included in accrued expenses, were $48.313 million and $42.232 million at December 31, 2009 and 2008, respectively. Although MLIC has partially funded the other postretirement and postemployment plans, it has been its practice to fund benefit payments as they come due from general assets. Accordingly, the Company reimbursed MLIC for benefit payments to its retirees and employees in the amount of $4.159 million and $3.874 million for the years ended December 31, 2009 and 2008, respectively.

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

(1) The Company has 315,000 shares authorized, 315,000 shares issued and outstanding of Series C Adjustable Rate Cumulative Preferred Stock with a par value per share of $1,000 as of December 31, 2009 and a maturity date on or before December 8, 2036. The Company has 1,000 shares authorized, issued, and outstanding of common stock with a par value per share of $3,000 as of December 31, 2009.

(2) On December 6, 2006, the Company received approval from the RI DBR, Insurance Division to redeem 315,000 shares of its issued and outstanding Series B Adjustable Rate Preferred Stock and issue 315,000 shares of Series C Adjustable Rate Preferred Stock. In a noncash transaction on December 8, 2006, the Company redeemed 315,000 shares of its Series B Adjustable Preferred Stock and issued 315,000 shares of Series C Adjustable Rate Preferred Stock. The Series C Adjustable Rate Preferred Stock shall be redeemed on or before the December 8, 2036. The dividend payment dates and dividend rates are unchanged from the Series B Adjustable Rate Preferred Stock. Preferred dividends are payable quarterly in arrears beginning February 15, 2007 at the Applicable Rate which will be recalculated on the first business day after each quarterly dividend payment date based on the product of (1 – the highest federal income tax rate for corporations applicable during such dividend period) times (the "AA" Composite Commercial Paper (Financial) Rate + 180 basis points). Dividends paid on preferred stock were $5,121,992 and $10,640,971 for the periods ended December 31, 2009 and 2008, respectively. Dividends paid on common stock were $300,000,000 and $300,000,000 for the periods ended December 31, 2009 and 2008, respectively.

(3) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MetLife and its affiliates as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next

preceding two calendar years net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MetLife and its affiliates in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the RI DBR, Insurance Division and the RI DBR, Insurance Division does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the RI DBR, Insurance Division has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. The Company may not pay any common or preferred stock dividends to MetLife and its affiliates in 2010 without prior regulatory approval from the RI DBR, Insurance Division..

(4) On September 30, 2009 the Company's Board of Directors approved an extraordinary cash dividend of up to $300 million on its outstanding common stock, payable to MetLife on or before December 15, 2009. The Company received approval for this common stock dividend from the RI DBR, Insurance Division on October 28, 2009 and paid the dividend of $300 million on December 11, 2009. The Company paid extraordinary preferred stock dividends of $1,643,005, $1,260,407, $1,130,220, and $1,088,360 on February 13, 2009, May 15, 2009, August 14, 2009, and November 13, 2009, respectively, to MetLife Credit Corp. The Company received approval for these preferred stock dividends from the RI DBR, Insurance Division on January 13, 2009 for the February dividend payment, on April 13, 2009 for the May dividend payment, on July 24, 2009 for the August dividend payment, and on October 1, 2009 for the November dividend payment.

(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 $17,570,465.

(11) - (13)

Not Applicable.

14. Contingencies

A. Contingent Commitments

The Company makes commitments to fund partnership investments. The amounts of these unfunded commitments were $825,961 and $1,895,613 at December 31, 2009 and 2008, respectively. The Company anticipates that these amounts will be invested in partnerships over the next five years. See Schedule BA Part 1 for details.

B. Assessments

(1) Guaranty Fund Assessments

The Company had initially estimated and recorded an accrual related primarily to the Reliance Insurance Company insolvency resulting in a liability of $6,641,426 and an asset of $2,828,724 for future premium tax offsets. There is no method to determine as to when these payments will be paid out or when all the premium tax offsets will be taken. The Company recorded charges to operations of $0 as of December 31, 2009 and December 31, 2008. In June 2007, the accrual for the State of New York was removed. The Reliance insolvency and related accrual for New York is processed as part of the New York Property Casualty Fund. The New York Property Casualty Fund accrual has been included in the taxes, licenses and fees financial statement line. In addition, minor adjustments were made to several states (Florida, Mississippi, New Hampshire, Rhode Island, Missouri, and Tennessee) resulting in a guaranty fund liability of $4,270,737 and a guaranty fund asset of $2,683,383 as of December 31, 2009 for the Reliance insolvency.

(2) Other Assessments

Texas Windstorm Insurance Association ("TWIA") was created by the State of Texas to provide wind and hail insurance coverage to property owners unable to obtain this coverage in the private insurance market. TWIA is a pool of all property and casualty insurance companies authorized to write coverage in Texas. TWIA can levy an assessment on participating companies for a financial deficit. The State of Texas allows insurers to recoup these assessments through premium tax credits that may be carried forward from year to year until the total assessment is fully recouped. TWIA reported losses from Hurricane Ike in the third quarter of 2008 and determined that an initial assessment of pool members in the amount of $430 million was necessary.

As of December 31, 2008, the Company recorded a total estimated expected future assessments by TWIA of $14,222,000. The Company has recorded an asset of $12,460,000 for recoverable state assessments that the Company expects to recover through premium tax credits over approximately the next 9 years. The Company was assessed $3,107,000 as of December 31, 2008 by TWIA for the 2008 year. The Company expects to recoup $1,345,500 of the amount assessed to date through premium tax credits filings in the amount of 20% over the next 5 years. The company recorded a charge to operations of $1,762,000 for the year ended December 31, 2008 for the current portion of the assessment that will not be recouped. The Company accrued an additional $11,115,000 for expected future assessments that it expected to recover through premium tax credits over approximately the next 8 years. In February 2009, the Company applied $269,100 in premium tax credits against its 2008 tax liability.

Due to a decrease in the Company's share of losses of Hurricane Ike as of June 30, 2009, the Company reversed the accrual of $11,115,000 for expected future assessments that it expects to recover through premium tax offsets. In addition, the remaining accrual of $1,345,500 of the amount assessed to date, which is expected to be recouped through premium tax credits filings over the next 5 years, and reduced by $269,100 in premium tax credits applied by the Company against its 2008 tax liability, was initially recorded entirely by the Company. This amount relates to the Company as well as several of its subsidiaries: Met CAS, Met GEN, Met Direct, Met Group, and Met Lloyds. In June 2009, the Texas Comptroller's Office provided a breakdown of the premium tax credit by writing company. The premium tax credits for the Company's affiliates were recorded by the Company's affiliates as of December 31, 2009, reducing the Company's share in recoverable state assessments to $34,203.

C. Gain Contingencies

Not Applicable.

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

The dollar amount of any claims/losses related to extra contractual obligation lawsuits or bad faith lawsuits paid during the reporting period was $3,367,401 for a total of 26 to 50 such claims on a per-claim basis.

E. All Other Contingencies

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

Two purported nationwide class actions have been filed against the Company in Illinois. One suit claims breach of contract and fraud due to the alleged underpayment of medical claims arising from the use of a purportedly biased provider fee pricing system. A motion for class certification 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 the Company 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. The Company's motion to dismiss the suit was denied and the Company is vigorously defending the suit.

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

A purported Louisiana class action was filed against the Company in Louisiana federal court on behalf of insureds who incurred total property losses as a result of Hurricane Katrina. Plaintiffs claim they are entitled to coverage under a theory that Louisiana's "valued policy" law requires carriers to pay policy limits whenever an insured residence is declared a total loss and any of the damage is caused by a covered peril (for example, wind) even though some of the damage was caused by an excluded peril (for example, water). The matter was dismissed and individual actions have been filed. The Company intends to vigorously defend these actions.

A bad faith suit has been filed against 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. Following Met Group's motion, the trial judge reduced the punitive damage award to $620,000 and entered a judgment, inclusive of fees and costs for $1.5 million. It is expected that the plaintiff will appeal.

A putative collective action has been filed against the Company in the U.S. District Court for the District of Rhode Island 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 investigators for the Special Investigation Unit. The court granted the plaintiff's permission to send a notice to all similarly situated individuals. Four current employees have joined the action and the Company will vigorously defend their claims.

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 $11,285 as of December 31, 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.

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

A. The Company's total rent expense was $16,393,262 and $18,424,404 for 2009 and 2008, respectively. The Company has entered into various lease agreements for office space, fleet vehicles, and other equipment. Rental expense under such leases was $10,724,054 and $12,884,498 in 2009 and 2008, respectively. In addition, rental expense includes affiliated rental expense of $5,669,208 and $5,539,906 for 2009 and 2008, respectively, charged to the Company pursuant to its service agreements with its affiliates. See Notes 10. B. - C. (3) and 10. F. for details. Future gross minimum rental payments under non-cancelable leases on office space, fleet vehicles, and other equipment are as follows:

		Year Ended December 31,
2010	$	8,135,103
2011		6,869,220
2012		5,731,493
2013		4,176,991
2014		1,788,804
Thereafter		0
Total	$	26,701,611

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

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

(1) The Company had no financial instruments (derivatives that are designated as effective hedging instruments) with off-balance sheet credit risk at December 31, 2009 and 2008.
(2) See Note 8 for a description of the nature and terms of the Company's derivatives, including market risks, cash requirements, and related accounting policy.
(3) The Company is exposed to credit-related losses in the event of nonperformance by counterparties to financial instruments, but the Company does not expect any counterparties to fail to meet their obligations given their high credit ratings. Off-balance sheet credit exposure is the excess of positive fair value over positive statement value for the Company's highly effective hedges at the reporting date. All collateral accepted from counterparties to mitigate credit related losses is deemed worthless for the purpose of calculating the Company's off-balance sheet credit exposure. As of December 31, 2009 and 2008, the Company had no off-balance sheet credit exposure on its derivatives.
(4) The Company manages its credit risk related to over-the-counter derivatives by entering into transactions with creditworthy counterparties, maintaining collateral arrangements, and through the use of master agreements that provide for a single net payment to be made by one counterparty to another at each due date and upon termination. Generally, the current credit exposure of the Company's derivative contracts is limited to the net positive fair value of derivative contracts at the reporting date after taking into consideration the existence of netting agreements and any collateral received pursuant to credit support annexes. All net credit exposure for the Company related to derivative contracts is with investment grade counterparties.

At December 31, 2009 and 2008, no collateral was required by the Company on its derivative holdings.

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

    A. Transfer of Receivables Reported as Sales
    Not Applicable.
    B. Transfer and Servicing of Financial Assets
        (1) Not Applicable
        (2) The Company participates in securities lending programs whereby blocks of securities, which are included in investments, are loaned to third parties, primarily major brokerage firms. The Company requires a minimum of 100% of the fair value of the loaned securities to be separately maintained as collateral for the loans. Securities with a cost or amortized cost of $0 and $0.973 million and an estimated fair value of $0 and $1.2 million were on loan under the program at December 31, 2009 and December 31, 2008, respectively. The Company was liable for cash collateral under its control of $0 and $1.2 million at December 31, 2009 and December 31, 2008, respectively. Security collateral on deposit from customers may not be sold or repledged and is not reflected in the financial statements.
        (3) – (6) Not Applicable.

    C. Wash Sales
        1. In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.
        2. The Company did not have any wash sales with an NAIC designation of 3 through 6 for the 12 month period ending December 31, 2009.

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

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

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	$ 35,563,667

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) Management fees paid to MLIC totaled $257,554,181 and $274,283,962 for the period ended December 31, 2009 and 2008, respectively. These charges were allocated to the proper expense classifications based on information provided by MLIC.
        (3) Effective January 1, 2001, the NAIC and most state insurance departments implemented a comprehensive guide to Statutory Accounting Principles (Codification). These Accounting Practices and Procedures produced an increase to surplus for the Company in 2001 as a result of the recognition of deferred federal income taxes.
        (4) The Company contributed $5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2009.
        (5) 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 $624,090 as of December 31, 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.

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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

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

F. State Transferable Tax Credits

Not Applicable.

G. Subprime Mortgage Related Risk Exposure

The table below details the subprime mortgage related risk exposure to the Company as of December 31, 2009. The Company owns three CUSIPs in the residential mortgage backed security category with subprime mortgage related risk exposure.

	Actual Cost	Book Adjusted Carry Value	Fair Value	Realized Gain (Loss) On Impairment
Residential Mortgage Backed Securities	643,598	643,972	487,958	0
Commercial Mortgage Backed Securities	0	0	0	0
Collateralized Debt Obligations	0	0	0	0
Structured Securities	0	0	0	0
Equity Investments in subsidiary, controlled or affiliated entities with subprime mortgage related riks exposure	0	0	0	0
Other Assets	0	0	0	0
	643,598	643,972	487,958	0

21. Events Subsequent

The Company has evaluated events subsequent to December 31, 2009, through February 22, 2010, which is the date these financial statements were available to be issued, and have determined that except as set forth below, there are no material subsequent events requiring adjustment to or disclosure in the financial statements.

In February 2010, the Company was directed by the RI Department of Business Regulation, Insurance Division ("the Department") to write-off its equity interest asset of $7,766,215 in the North Carolina Beach Plan and FAIR Plans. Due to the timing of this directive, the Department approved the Company making the adjustment in the First Quarterly Statement of 2010.

The equity interest asset has been included in the Company's December 31, 2009 Annual Statement on the Assets page 2 write-in line "2305. Equities and Deposits in Pools and Associations". The write-off adjustment that will be recorded in the First Quarterly Statement of 2010 will reduce the asset in the write-in line "2305. Equities and Deposits in Pools and Associations" on the Assets page 2 and result in an expense being recorded on the write-in line "14. Aggregate write-ins for miscellaneous income" on the Statement of Income page 4 as directed by the Department.

22. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums in the amount of $6,748,555 with Commonwealth Automobile Reinsurers, (CAR), Federal I.D. #AA-9991161. CAR is a mandatory risk pool in which all direct writers of automobile coverage in the state require participation.

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

The Company has a substantial amount of reinsurance recoverable with CAR since Massachusetts represents 22.87% of all automobile coverage written and 23.21% of all premiums written. The Company has participated in mandatory reinsurance facilities over a substantial number of years and has never experienced a reinsurance write-off.

In addition, it should be noted that the Company has a corresponding reinsurance payable of $203,701 to CAR. Therefore, the net balance recoverable is $6,544,854 from CAR.

B. Reinsurance Recoverable in Dispute

Not Applicable.

C. Reinsurance Assumed and Ceded

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	$ 685,917,439	$ 0	$ 0	$ 0	$ 685,917,439	$ 0
All Other	2,762,723	736,346	12,708,983	3,745,247	(9,946,260)	(3,008,901)
Total	$ 688,680,162	$ 736,346	$ 12,708,983	$ 3,745,247	$ 675,971,179	$ (3,008,901)

Direct Unearned Premium Reserve $524,656,663

(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	$ 12,821,602	$ 0	$ 0	$ 12,821,602
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 12,821,602	$ 0	$ 0	$ 12,821,602

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

F. Retroactive Reinsurance

Not Applicable.

G. Reinsurance Accounted for as a Deposit

Not Applicable.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

24. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by $843 million from $1,676 million in 2008 to $833 million in 2009. The prior year reserves have decreased principally for the private passenger auto liability and homeowners lines of insurance. The ultimate losses and loss adjustment expenses for the prior years have also decreased for most lines, but to a lesser extent. This is shown in Schedule P. The Company has no retrospectively rated policies.

25. Intercompany Pooling Arrangements

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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, 2009 was $193,604,553. 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, 2009.

27. Health Care Receivables

    Not Applicable.

28. Participating Policies

    Not Applicable.

29. Premium Deficiency Reserves

    The Company had liabilities of $578 and $551 related to premium deficiency reserves as of December 31, 2009 and 2008, 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.

35. Financial Guaranty 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. 12/31/2007

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). 06/12/2009

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 [X] No [ ] N/A [ ]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [ ] No [X] 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
MetLife Advisers LLC	Boston, MA					YES
MetLife Bank, N.A.	Bridgewater, NJ		YES			
MetLife Investment Advisors Company, LLC	Wilmington, DE					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 Property and 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 [ ] No [X]
21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $......................................0

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).
See Footnote #17.B.(2) for details of security lending program.

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 [X] No [ ] N/A [ ]

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 $........................4,396,976
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 [X] No [ ]

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

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

25.2 If yes, state the amount thereof at December 31 of the current year: ....N/A

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
JP Morgan Chase Bank	1 Chase Manhattan Plaza 19th Floor, New York, NY 10005-1401

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

26.05 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	Helen Grunwald	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	Michael Levitin	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	Matthew McInerny	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	Tulane Ogden	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	Joshua Polsky	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	Abhishek Saxena	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	Prashant Sharma	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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	2,753,070,892	2,723,223,254	(29,847,638)
28.2 Preferred stocks	211,704,290	201,398,534	(10,305,756)
28.3 Totals	2,964,775,182	2,924,621,788	(40,153,394)

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 then in their appropriate schedule. MetLife and its affiliate insurance companies have chosen to not use market prices obtained from the NAIC. First an external quotes price is sought. In cases wherein 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.

29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [X]

29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.
Management is responsible for the determination of estimated fair value. The estimated fair value of pubicly traded fixed maturity, equity, and trading securities as well as short-term investments is determined by management after considering one of three primary sources of information: quoted market prices in active markets, independent pricing sources, or independent broker quotations. The number of quotes obtained varies by instrument and depends on the liquidity of the particular instrument. Generally, we obtain prices from multiple pricing services to cover all asset classes and obtain multiple prices for certain securities.

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

30.2 If no, list exceptions:
N/A

OTHER

31.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $........................8,883,105

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

1 Name	2 Amount Paid
Insurance Service Office, Inc.	2,355,673

32.1 Amount of payments for legal expenses, if any? $............................20,740

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

1 Name	2 Amount Paid
Fragomen Del Rey Bernsen & Loewy LLP	20,740

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $...........................521,975

33.2 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
Property Casualty Insurers Association	521,975

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	$9,941,635	$9,231,608
2.2 Premium Denominator	$2,918,864,891	$2,984,212,917
2.3 Premium Ratio (2.1/2.2)	0.3	0.3
2.4 Reserve Numerator	$2,216,256	$2,283,490
2.5 Reserve Denominator	$2,792,331,630	$2,880,442,341
2.6 Reserve Ratio (2.4/2.5)	0.1	0.1

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 Sollutions (RMS) and Applied Insurance Research (AIR) computer models. The largest probable maximum loss generated is produced by a hurricane in the northeast region of the United States.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

The Company is protected from this loss through the purchase of Property Catastrophe Excess of Loss 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 32 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 [X] No [ ] N/A [ ]

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:

12.1 Unpaid losses $................................0

12.1 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:

12.4 From ....0.0 %

12.4 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:

12.6 Letters of credit $................................0

12.6 Collateral and other funds $................................0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $..................4,000,000

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

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

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

18.1 Do you act as a custodian for health savings account? Yes [ ] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. $................................0

18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. $................................0

FIVE-YEAR HISTORICAL DATA

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

		1 2009	2 2008	3 2007	4 2006	5 2005
	Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,213,638,521	1,254,427,993	1,281,584,363	1,284,206,327	1,309,152,588
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	907,435,831	952,237,959	952,795,967	940,447,605	945,328,944
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	860,985,635	846,509,797	860,184,965	835,054,359	798,770,074
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	9,930,397	9,325,151	8,395,192	7,278,517	7,737,141
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6.	Total (Line 35)	2,991,990,385	3,062,500,900	3,102,960,487	3,066,986,808	3,060,988,747
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,194,060,295	1,231,270,991	1,254,619,623	1,253,227,920	1,275,182,046
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	886,632,069	917,542,613	932,322,453	920,032,721	921,785,617
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	825,094,944	804,364,289	794,738,078	774,491,175	724,494,134
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	9,930,397	9,325,151	8,395,192	7,278,517	7,737,141
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12.	Total (Line 35)	2,915,717,705	2,962,503,043	2,990,075,346	2,955,030,333	2,929,198,938
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	193,467,370	258,270,111	317,343,438	345,889,382	81,036,193
14.	Net investment gain (loss) (Line 11)	177,732,024	106,473,807	202,281,782	196,382,580	241,453,245
15.	Total other income (Line 15)	6,359,705	14,162,428	22,215,665	19,254,953	19,891,395
16.	Dividends to policyholders (Line 17)	621,757	3,265,447	3,377,499	3,822,207	2,623,859
17.	Federal and foreign income taxes incurred (Line 19)	91,453,520	102,870,933	137,999,275	172,418,237	50,743,279
18.	Net income (Line 20)	285,483,822	272,769,966	400,464,111	385,286,471	289,013,695
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	4,819,781,668	4,855,641,812	5,333,546,608	5,305,099,235	5,348,248,625
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 13.1)	39,715,110	51,580,448	55,058,131	57,159,348	61,178,291
	20.2 Deferred and not yet due (Line 13.2)	634,511,353	632,642,024	625,909,555	616,993,643	590,747,737
	20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 24)	3,002,568,770	3,093,307,069	3,507,716,949	3,454,517,473	3,565,523,383
22.	Losses (Page 3, Line 1)	1,262,536,871	1,329,097,954	1,409,360,456	1,472,180,595	1,540,486,687
23.	Loss adjustment expenses (Page 3, Line 3)	327,197,851	347,551,298	396,730,417	426,790,312	436,875,564
24.	Unearned premiums (Page 3, Line 9)	1,200,627,844	1,203,775,028	1,225,484,902	1,208,853,392	1,186,205,653
25.	Capital paid up (Page 3, Lines 28 & 29)	318,000,000	318,000,000	318,000,000	318,000,000	318,000,000
26.	Surplus as regards policyholders (Page 3, Line 35)	1,817,212,898	1,762,334,742	1,825,829,666	1,850,581,761	1,782,725,242
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	239,444,786	210,910,097	313,090,640	355,930,440	490,648,043
	Risk-Based Capital Analysis					
28.	Total adjusted capital	1,817,212,898	1,762,334,742	1,825,829,666	1,850,581,761	1,782,725,242
29.	Authorized control level risk-based capital	179,198,796	196,518,031	242,847,923	250,497,114	260,088,553
	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)	75.0	72.0	66.5	71.7	74.0
31.	Stocks (Lines 2.1 & 2.2)	26.2	28.9	28.6	28.1	25.8
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)	(2.6)	(2.6)	2.2	(2.3)	(3.0)
35.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Other invested assets (Line 7)	1.3	1.7	2.7	2.4	3.0
37.	Receivable for securities (Line 8)	0.0	0.0	0.0	0.0	0.2
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 12, Col. 1)	0	0	0	0	0
41.	Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
42.	Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	751,444,812	771,509,660	726,548,709	689,796,475	670,568,392
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	14,391,340	13,805,643	13,231,088	12,752,071	12,283,494
46.	Total of above lines 40 to 45	765,836,152	785,315,303	739,779,797	702,548,546	682,851,886
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)	42.1	44.6	40.5	38.0	38.3

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2009	2 2008	3 2007	4 2006	5 2005
	Capital and Surplus Accounts (Page 4)					
48.	Net unrealized capital gains (losses) (Line 24)	15,777,777	(2,433,746)	(16,292,968)	(16,582,204)	12,135,754
49.	Dividends to stockholders (Line 35)	(304,823,739)	(309,722,668)	(414,552,151)	(313,971,314)	(410,397,284)
50.	Change in surplus as regards policyholders for the year (Line 38)	54,878,155	(63,494,924)	(24,752,092)	67,856,511	(92,273,558)
	Gross Losses Paid (Page 9, Part 2, Cols. 1&2)					
51.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	794,597,601	778,034,445	759,248,737	718,670,618	726,277,575
52.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	441,895,089	481,954,461	442,639,849	442,509,042	472,356,855
53.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	495,798,793	522,918,840	424,177,295	417,568,034	456,896,653
54.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,911,243	3,786,870	3,421,117	2,926,309	3,702,904
55.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	320,626	445,854	302,830	335,108	448,415
56.	Total (Line 35)	1,736,523,353	1,787,140,470	1,629,789,828	1,582,009,111	1,659,682,402
	Net Losses Paid (Page 9, Part 2, Col. 4)					
57.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	775,236,513	750,812,444	736,065,339	694,028,664	701,098,574
58.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	434,797,767	456,864,374	433,270,389	432,503,573	453,807,951
59.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	488,267,968	517,351,356	398,081,661	377,704,464	360,031,599
60.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,911,243	3,786,870	3,421,117	2,926,309	3,702,904
61.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	320,626	445,854	302,830	335,108	448,415
62.	Total (Line 35)	1,702,534,118	1,729,260,898	1,571,141,336	1,507,498,118	1,519,089,443
	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)	56.0	55.3	50.7	49.1	55.7
65.	Loss expenses incurred (Line 3)	10.0	9.0	10.0	10.0	13.1
66.	Other underwriting expenses incurred (Line 4)	27.3	27.1	28.6	29.1	28.4
67.	Net underwriting gain (loss) (Line 8)	6.6	8.7	10.7	11.8	2.8
	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)	27.2	26.8	27.7	28.2	27.6
69.	Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	66.0	64.3	60.8	59.1	68.8
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)	160.4	168.1	163.8	159.7	164.3
	One Year Loss Development (000 omitted)					
71.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(66,099)	(169,962)	(135,020)	(157,108)	(46,177)
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)	(3.8)	(9.3)	(7.3)	(8.8)	(2.5)
	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)	(258,912)	(279,065)	(289,332)	(198,603)	42,825
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)	(14.2)	(15.1)	(16.2)	(10.6)	2.1

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]

If no, please explain:

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: 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss and Loss Expense Payments: Loss Payments: 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported- Direct and Assumed
1. Prior	XXX	XXX	XXX	4,366	1,874	412	11	740	0	66	3,633	XXX
2. 2000	2,321,697	461,260	1,860,437	1,489,733	207,437	55,118	20,510	175,001	23,096	139,666	1,468,810	XXX
3. 2001	2,985,508	226,741	2,758,767	1,902,997	67,827	53,179	1,519	230,865	223	146,698	2,117,472	XXX
4. 2002	2,921,579	82,928	2,838,651	1,690,551	47,542	54,672	1,342	231,104	382	145,492	1,927,061	XXX
5. 2003	3,011,841	93,753	2,918,088	1,643,161	52,610	48,674	1,168	245,792	464	147,049	1,883,385	XXX
6. 2004	3,054,742	97,232	2,957,510	1,558,102	41,595	43,531	1,124	249,641	489	147,938	1,808,064	XXX
7. 2005	3,052,121	132,255	2,919,866	1,749,204	220,800	43,686	11,799	263,202	840	152,401	1,822,652	XXX
8. 2006	3,046,444	114,061	2,932,383	1,480,085	39,191	32,375	1,081	264,121	528	146,296	1,735,781	XXX
9. 2007	3,088,979	115,534	2,973,445	1,467,568	32,091	22,248	668	263,350	328	155,940	1,720,078	XXX
10. 2008	3,084,200	99,987	2,984,213	1,553,095	28,972	10,489	496	250,892	296	144,347	1,784,711	XXX
11. 2009	2,998,007	79,143	2,918,865	1,109,944	11,844	3,274	211	189,810	82	87,313	1,290,891	XXX
12. Totals	XXX	XXX	XXX	15,648,805	751,783	367,657	39,929	2,364,517	26,728	1,413,206	17,562,540	XXX

	Losses Unpaid: Case Basis: 13 Direct and Assumed	14 Ceded	Bulk + IBNR: 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis: 17 Direct and Assumed	18 Ceded	Bulk + IBNR: 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
1. Prior	24,250	15,409	8,209	7	3,989	5	1,510	1	3,731	4	0	26,262	XXX
2. 2000	2,996	2,616	(1,689)	0	570	0	(215)	0	382	0	97	(572)	XXX
3. 2001	2,540	654	(488)	4	375	3	(122)	1	416	3	94	2,057	XXX
4. 2002	5,180	2,385	5,988	105	752	2	673	1	912	2	166	11,010	XXX
5. 2003	12,566	9,235	4,730	28	1,896	9	907	3	2,100	7	484	12,917	XXX
6. 2004	14,524	6,030	14,812	91	1,906	12	1,007	8	2,299	7	945	28,400	XXX
7. 2005	30,813	4,534	24,043	200	3,441	147	2,538	13	4,627	13	1,635	60,554	XXX
8. 2006	51,140	2,105	36,415	266	6,091	31	4,207	14	7,013	14	3,363	102,437	XXX
9. 2007	110,176	4,772	66,256	400	12,956	40	7,206	13	12,620	15	6,293	203,973	XXX
10. 2008	189,851	3,604	129,539	733	22,350	120	12,359	34	36,549	38	14,763	386,120	XXX
11. 2009	449,908	10,999	145,641	685	43,369	102	16,327	25	113,182	40	65,971	756,576	XXX
12. Totals	893,944	62,344	433,456	2,519	97,695	472	46,397	112	183,831	142	93,812	1,589,735	XXX

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,043	9,219
2. 2000	1,721,897	253,658	1,468,239	74.2	55.0	78.9	0	0	81.60	(1,309)	738
3. 2001	2,189,762	70,233	2,119,530	73.3	31.0	76.8	0	0	100.00	1,394	663
4. 2002	1,989,831	51,761	1,938,070	68.1	62.4	68.3	0	0	100.00	8,677	2,332
5. 2003	1,959,826	63,524	1,896,302	65.1	67.8	65.0	0	0	100.00	8,033	4,885
6. 2004	1,885,822	49,358	1,836,464	61.7	50.8	62.1	0	0	100.00	23,215	5,185
7. 2005	2,121,552	238,346	1,883,206	69.5	180.2	64.5	0	0	100.00	50,122	10,432
8. 2006	1,881,447	43,229	1,838,219	61.8	37.9	62.7	0	0	100.00	85,185	17,252
9. 2007	1,962,379	38,328	1,924,051	63.5	33.2	64.7	0	0	100.00	171,259	32,714
10. 2008	2,205,125	34,293	2,170,831	71.5	34.3	72.7	0	0	100.00	315,053	71,067
11. 2009	2,071,454	23,987	2,047,467	69.1	30.3	70.1	0	0	100.00	583,864	172,711
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,262,537	327,198

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	2	3	4	5	6	7	8	9	10	11	12
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	One Year	Two Year
1. Prior	285,685	286,470	296,350	323,240	323,628	342,528	336,223	333,363	332,351	337,583	5,232	4,220
2. 2000	1,222,162	1,293,339	1,294,346	1,318,867	1,332,292	1,339,706	1,335,752	1,328,323	1,321,431	1,315,951	(5,480)	(12,372)
3. 2001	XXX	1,828,339	1,880,651	1,895,112	1,923,641	1,921,493	1,908,643	1,903,591	1,893,989	1,888,474	(5,515)	(15,117)
4. 2002	XXX	XXX	1,717,403	1,744,321	1,740,631	1,755,599	1,725,014	1,717,387	1,709,949	1,706,438	(3,510)	(10,949)
5. 2003	XXX	XXX	XXX	1,772,091	1,750,822	1,733,934	1,681,416	1,666,887	1,656,161	1,648,880	(7,281)	(18,007)
6. 2004	XXX	XXX	XXX	XXX	1,757,423	1,688,997	1,642,782	1,607,213	1,597,090	1,585,020	(12,070)	(22,193)
7. 2005	XXX	XXX	XXX	XXX	XXX	1,738,748	1,734,065	1,674,908	1,632,980	1,616,231	(16,750)	(58,677)
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	1,643,491	1,640,695	1,584,370	1,567,626	(16,744)	(73,069)
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,701,173	1,675,257	1,648,424	(26,832)	(52,749)
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,860,873	1,883,725	22,852	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,744,597	XXX	XXX
										12. Totals	(66,099)	(258,912)

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	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	000	62,709	192,642	245,683	271,685	292,303	301,986	307,999	312,153	315,047	XXX	XXX
2. 2000	774,744	1,011,395	1,157,005	1,234,892	1,276,517	1,296,845	1,307,295	1,312,116	1,314,653	1,316,905	XXX	XXX
3. 2001	XXX	1,201,325	1,593,797	1,733,852	1,805,684	1,847,992	1,871,497	1,880,208	1,884,628	1,886,830	XXX	XXX
4. 2002	XXX	XXX	1,067,525	1,421,795	1,536,398	1,609,623	1,657,800	1,679,447	1,688,469	1,696,339	XXX	XXX
5. 2003	XXX	XXX	XXX	1,062,125	1,373,812	1,488,615	1,563,502	1,610,649	1,628,985	1,638,057	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	1,006,274	1,310,969	1,424,850	1,498,942	1,540,136	1,558,912	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	985,898	1,295,919	1,428,152	1,517,963	1,560,290	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	962,256	1,280,542	1,400,350	1,472,188	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,009,529	1,332,034	1,457,057	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,166,461	1,534,115	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,101,163	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	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	94,491	50,814	17,935	13,831	13,576	23,963	14,492	9,288	8,144	9,711
2. 2000	177,703	75,453	(6,466)	3,287	19,676	24,188	18,630	10,561	4,391	(1,904)
3. 2001	XXX	284,399	61,602	28,729	40,122	37,800	20,721	15,426	5,391	(615)
4. 2002	XXX	XXX	314,580	126,029	89,792	77,503	37,120	25,645	13,274	6,555
5. 2003	XXX	XXX	XXX	375,795	187,178	127,833	55,760	32,438	14,708	5,607
6. 2004	XXX	XXX	XXX	XXX	423,463	185,668	110,361	55,550	33,174	15,719
7. 2005	XXX	XXX	XXX	XXX	XXX	367,382	260,184	146,519	56,775	26,368
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	239,238	156,365	73,210	40,342
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,066	128,999	73,048
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,392	141,132
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161,259

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	14,472,352	13,838,265	71	7,375,478	7,534,058	3,510,172	19,118	0
2. Alaska AK	N	0	0	0	0	0	0	0	0
3. Arizona AZ	L	26,573,275	25,890,864	805	11,928,623	12,130,555	6,080,552	42,345	0
4. Arkansas AR	L	8,284,850	7,935,865	241	5,148,488	4,357,811	2,556,158	38,945	0
5. California CA	N	0	0	0	0	0	0	0	0
6. Colorado CO	L	10,474,979	7,646,853	2,663	5,506,533	6,287,609	1,794,334	47,675	0
7. Connecticut CT	L	85,692,068	84,681,952	872	41,904,191	47,949,314	44,837,200	1,086,810	0
8. Delaware DE	L	1,987,786	2,019,512	109	1,003,428	998,178	902,976	20,254	0
9. District of Columbia DC	L	0	0	0	0	9	9	0	0
10. Florida FL	L	5,966,246	6,211,089	7,509	7,240,534	6,033,004	6,169,701	4,601	0
11. Georgia GA	L	24,784,261	25,323,746	22,501	29,523,135	31,206,871	11,543,105	129,691	0
12. Hawaii HI	L	415,244	419,423	40	122,270	172,848	228,874	1,950	0
13. Idaho ID	L	11,242,626	9,723,587	198	5,089,028	6,406,891	3,310,735	82,824	0
14. Illinois IL	L	12,969,099	13,323,376	746	4,984,188	4,316,163	9,492,445	79,282	0
15. Indiana IN	L	23,458,882	21,855,369	118	12,559,106	14,491,617	8,933,544	185,061	0
16. Iowa IA	L	9,219,343	10,252,229	80	5,780,371	5,129,337	4,483,798	80,781	0
17. Kansas KS	L	6,454,484	6,160,535	730	3,396,706	3,411,292	1,254,228	0	0
18. Kentucky KY	L	12,105,618	10,971,999	323	9,561,387	9,298,937	4,366,726	0	0
19. Louisiana LA	L	22,186,224	21,921,165	94	9,977,095	2,319,745	10,418,250	109,329	0
20. Maine ME	L	18,401,826	17,362,533	14,237	9,140,017	7,825,273	3,821,871	177,773	0
21. Maryland MD	L	8,103,555	8,106,478	1,174	3,547,573	2,652,260	1,883,610	15,172	0
22. Massachusetts MA	L	263,417,349	281,492,819	1,722,700	173,590,799	154,908,634	94,300,801	2,731,198	0
23. Michigan MI	L	2,232,260	2,231,180	51	1,689,345	802,730	7,682,063	15,615	0
24. Minnesota MN	L	44,462,584	43,364,008	2,300	21,019,819	19,074,788	17,961,825	263,349	0
25. Mississippi MS	L	14,339,055	14,321,768	0	7,016,388	5,220,085	4,588,145	61,956	0
26. Missouri MO	L	9,812,159	9,811,271	36	5,185,593	4,828,186	4,393,526	12	0
27. Montana MT	L	3,928,422	4,176,287	97	3,164,800	3,009,337	1,590,277	37,177	0
28. Nebraska NE	L	5,711,441	5,128,683	101	2,348,520	2,360,653	1,821,322	10,547	0
29. Nevada NV	L	11,045,091	10,719,486	3,049	3,930,258	3,456,616	3,435,624	44,562	0
30. New Hampshire NH	L	13,537,520	13,873,325	15,706	7,164,423	5,763,556	4,614,169	96,560	0
31. New Jersey NJ	L	8,274,593	3,849,875	121	1,680,108	1,861,407	2,812,989	7,910	0
32. New Mexico NM	L	15,741,345	15,157,363	3,612	6,637,210	7,528,353	6,174,466	97,289	0
33. New York NY	L	127,296,897	126,405,121	0	52,069,343	50,130,349	52,037,078	875,053	0
34. North Carolina NC	L	42,931,544	42,238,013	16,824	27,372,896	26,836,105	13,329,819	154,221	0
35. North Dakota ND	L	1,233,337	1,052,576	0	541,360	407,864	92,501	4,024	0
36. Ohio OH	L	42,440,391	42,746,088	198	29,155,152	26,671,829	15,761,594	346,529	0
37. Oklahoma OK	L	17,778,843	17,430,132	2,168	20,087,953	21,227,205	8,415,765	50,959	0
38. Oregon OR	L	25,728,135	24,692,712	297	14,288,561	13,953,843	9,709,705	109,007	0
39. Pennsylvania PA	L	16,570,089	16,040,466	338	6,579,273	5,561,310	6,343,381	140,717	0
40. Rhode Island RI	L	48,038,787	50,150,580	1,680	25,337,296	22,141,861	20,109,021	444,907	0
41. South Carolina SC	L	3,064,054	3,854,245	4,880	1,508,245	1,536,638	351,136	7,673	0
42. South Dakota SD	L	688,433	581,145	0	350,401	304,471	98,724	2,697	0
43. Tennessee TN	L	18,229,230	17,814,191	2,152	9,698,328	9,618,125	3,856,810	59,772	0
44. Texas TX	L	4,323,986	4,345,979	0	2,081,034	1,591,699	1,537,007	21,492	0
45. Utah UT	L	7,990,837	7,956,240	52	3,579,476	3,709,369	1,612,967	26,399	0
46. Vermont VT	L	6,714,684	6,521,783	954	3,061,145	3,588,511	2,016,626	92,911	0
47. Virginia VA	L	16,329,620	16,503,377	6,764	6,644,516	7,017,811	3,386,400	77,071	0
48. Washington WA	L	33,145,227	32,506,745	973	19,958,528	18,150,380	9,422,428	0	0
49. West Virginia WV	L	5,833,957	5,625,934	627	4,698,131	5,306,791	2,882,637	19,214	0
50. Wisconsin WI	L	17,294,596	15,452,383	415	7,465,357	7,446,093	5,046,617	109,403	0
51. Wyoming WY	L	3,781,211	3,202,806	0	1,339,652	1,550,445	770,335	21,938	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) 49	1,134,708,395	1,132,891,421	1,838,606	643,032,061	608,086,816	431,744,046	8,051,773	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.

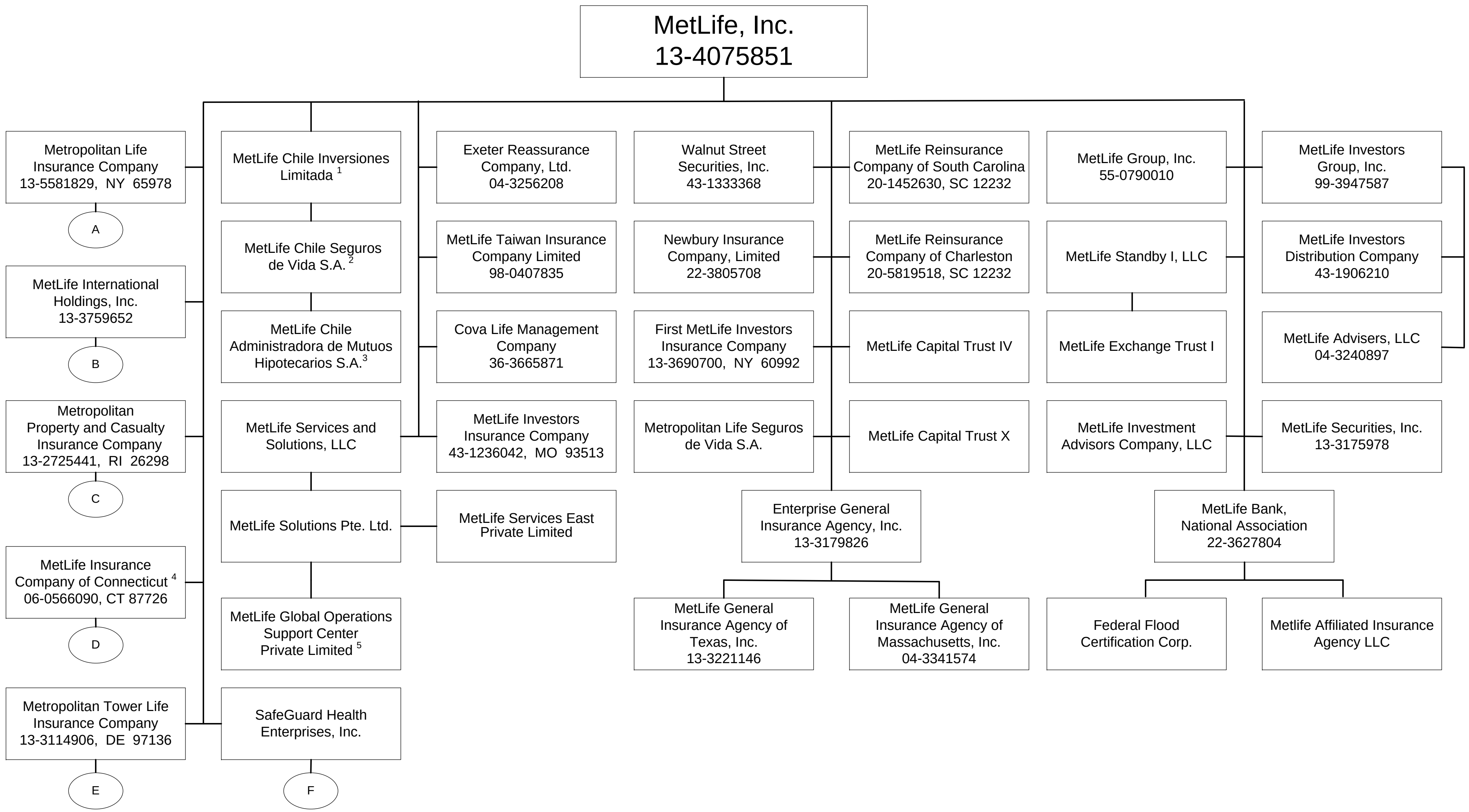
Explanation of Basis of Allocation of Premiums by States, etc.

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

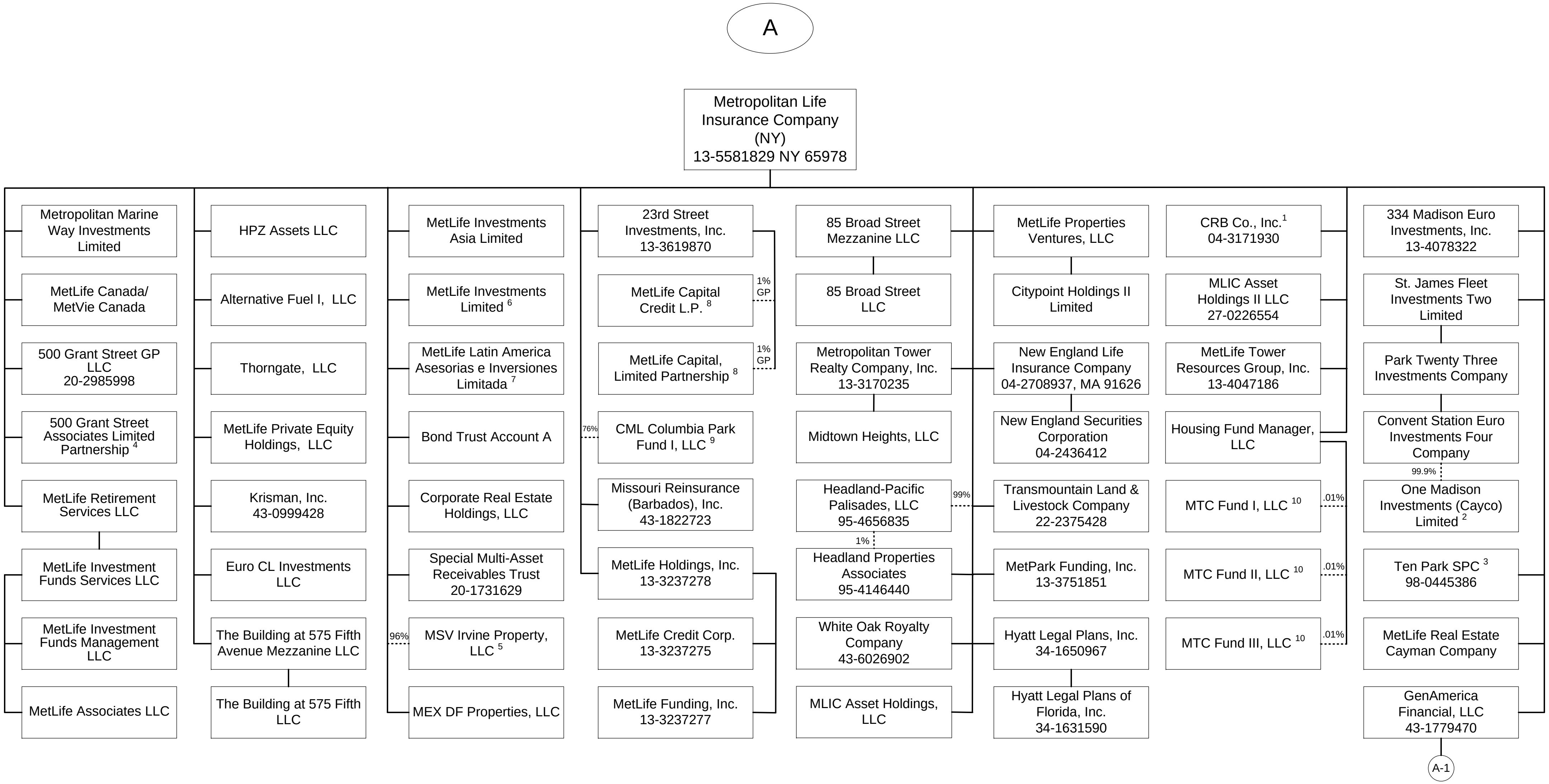
PART 1 - ORGANIZATIONAL CHART



1 99.9999999% is owned by MetLife, Inc. and 0.0000001% is owned by Natiloportem Holdings, Inc.
2 99.99% is owned by MetLife Chile Inversiones Limitada and 0.01% is owned by MetLife International Holdings, Inc.
3 99.99% is owned by MetLife Chile Seguros de Vida S.A. and 0.01% is owned by MetLife Chile Inversiones Limitada.
4 86.72% is owned by MetLife, Inc. and 13.28% is owned by MetLife Investors Group, Inc.
5 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

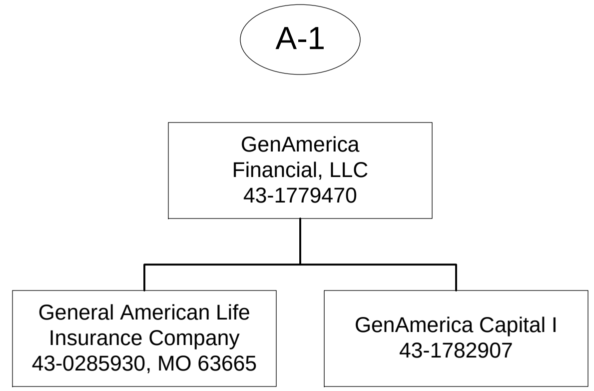
PART 1 - ORGANIZATIONAL CHART



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 99.99999% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company and 0.00001% by St. James Fleet Investments Two Limited.
3 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.
4 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
5 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.
6 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.
7 23rd Street Investments, Inc. holds .01% of MetLife Latin America Asesorias e Inversiones Limitada.
8 1% General Partnership interest is held by 23rd Street Investments, Inc. and 99% Limited Partnership interest is held by Metropolitan Life Insurance Company.
9 24% of membership interest is held by Metlife Insurance Company of Connecticut and 76% membership interest is held by Metropolitan Life Insurance Company.
10 Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.

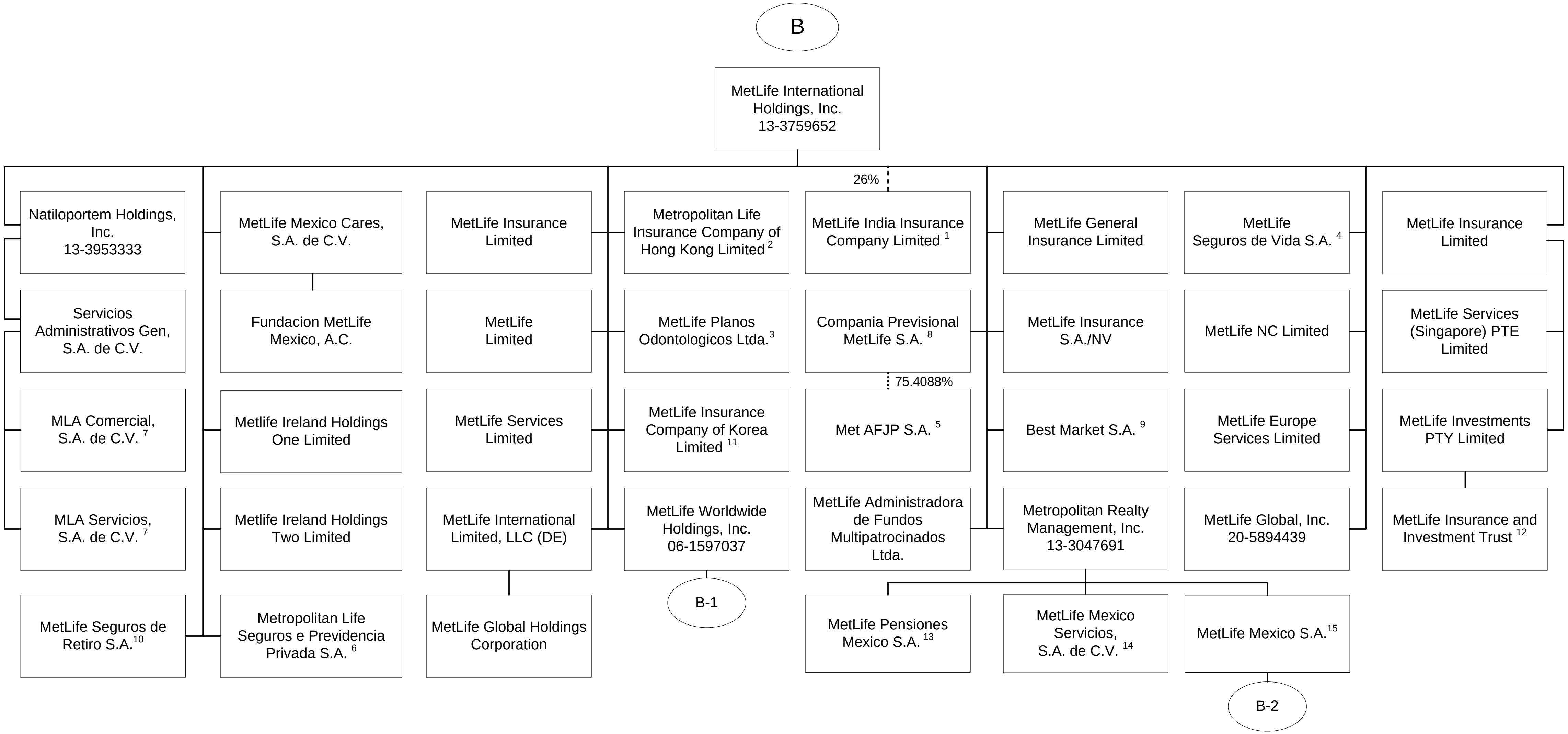
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

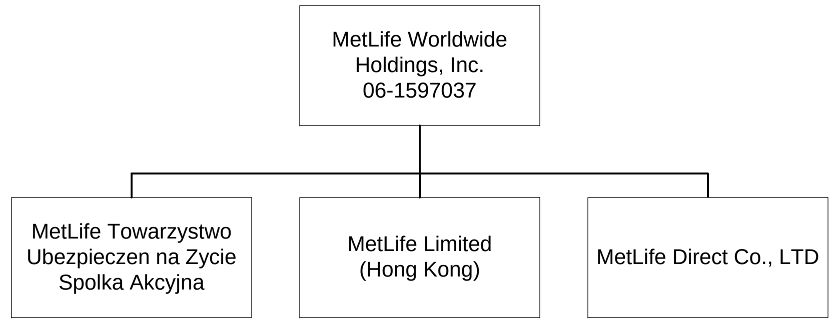


1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
3 99.999% is owned by MetLife International Holdings, Inc. and .001% is owned by Natiloportem Holdings, Inc.
4 96.7372% is owned by MetLife International Holdings, Inc. and 3.2628% is owned by Natiloportem Holdings, Inc.
5 75.41% of the shares of Met AFJP S.A. are held by Compania Previsional MetLife S.A., 19.59% is owned by MetLife Seguros de Vida S.A., 3.97% is held by Natiloportem Holdings, Inc. and 1.03% 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 95.46% is owned by MetLife International Holdings, Inc. and 4.54% is owned by Natiloportem Holdings, Inc.
9 5% of the shares are held by Natiloportem Holdings, Inc., and 95% 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 a wholly owned subsidiary of MetLife Insurance Limited.
13 97.4738% is owned by Metropolitan Realty Management, Inc. and 2.5262% is owned by MetLife International Holdings, Inc.
14 98% is owned by Metropolitan Realty Management, Inc. and 2% is owned by MetLife International Holdings, Inc.
15 98.70541% is owned by Metropolitan Realty Management, Inc. and 1.29459% is owned by MetLife International Holdings, Inc.

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

PART 1 - ORGANIZATIONAL CHART

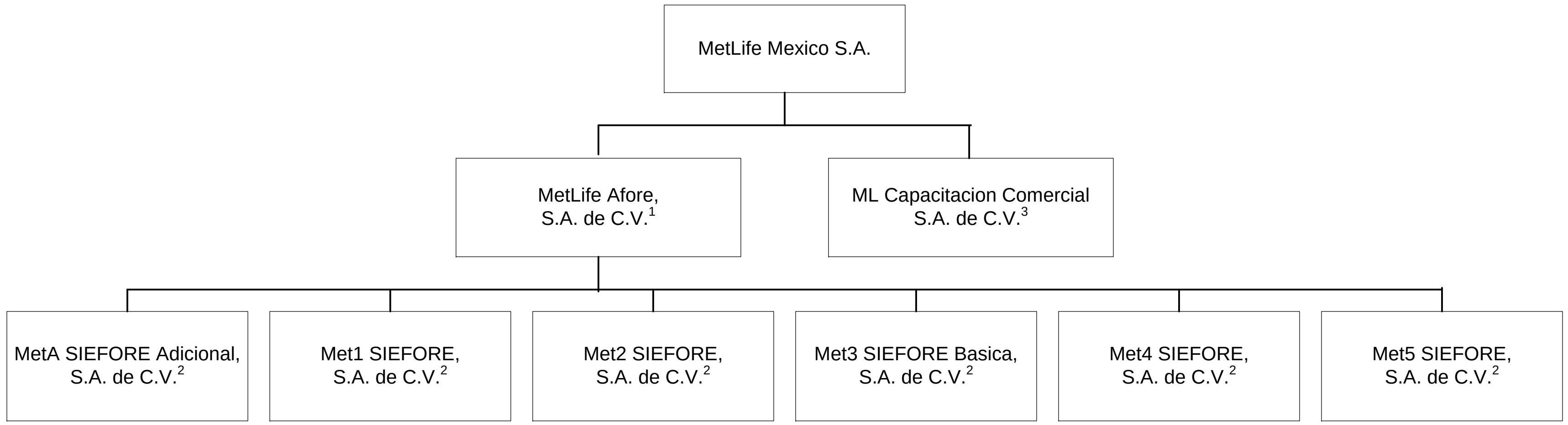
B-1



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

PART 1 - ORGANIZATIONAL CHART

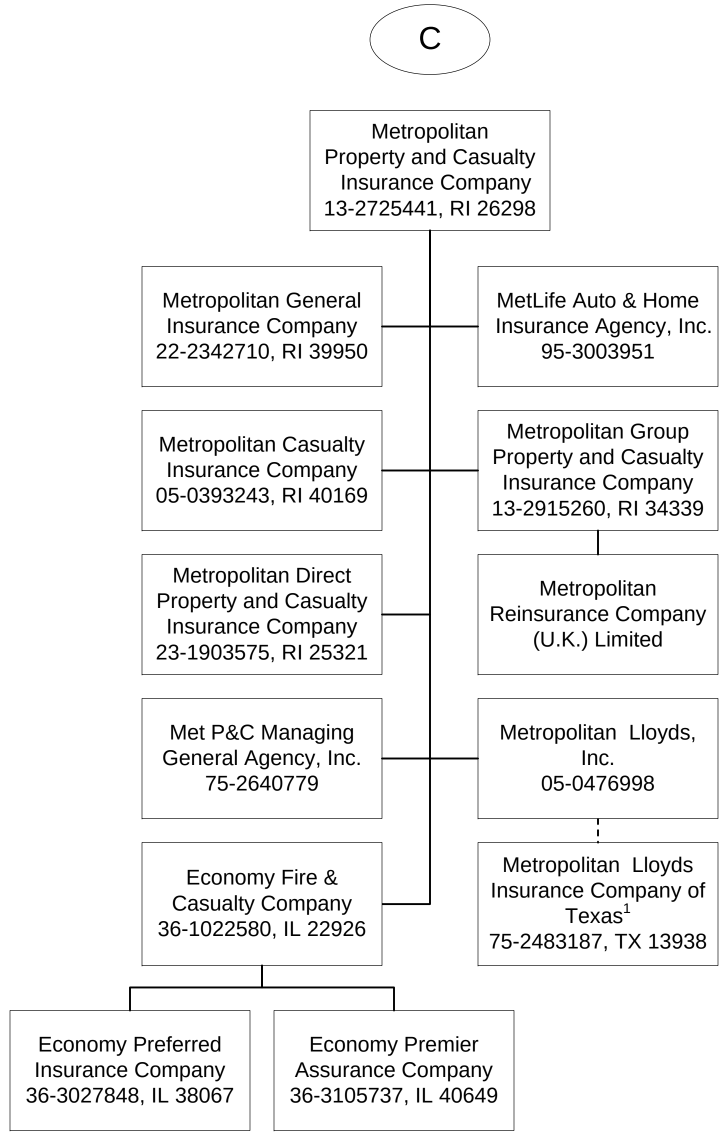
B-2



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

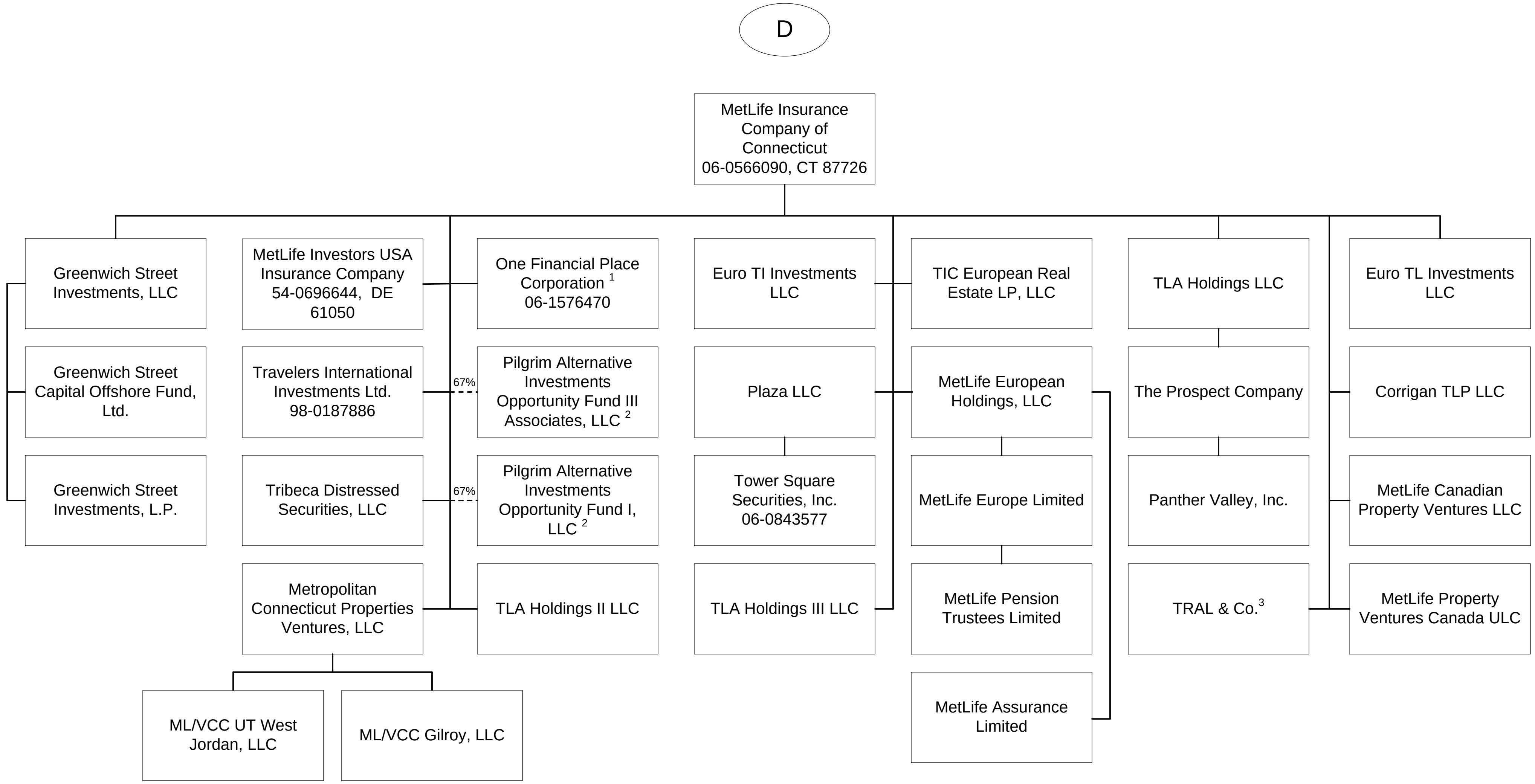
PART 1 - ORGANIZATIONAL CHART



1 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

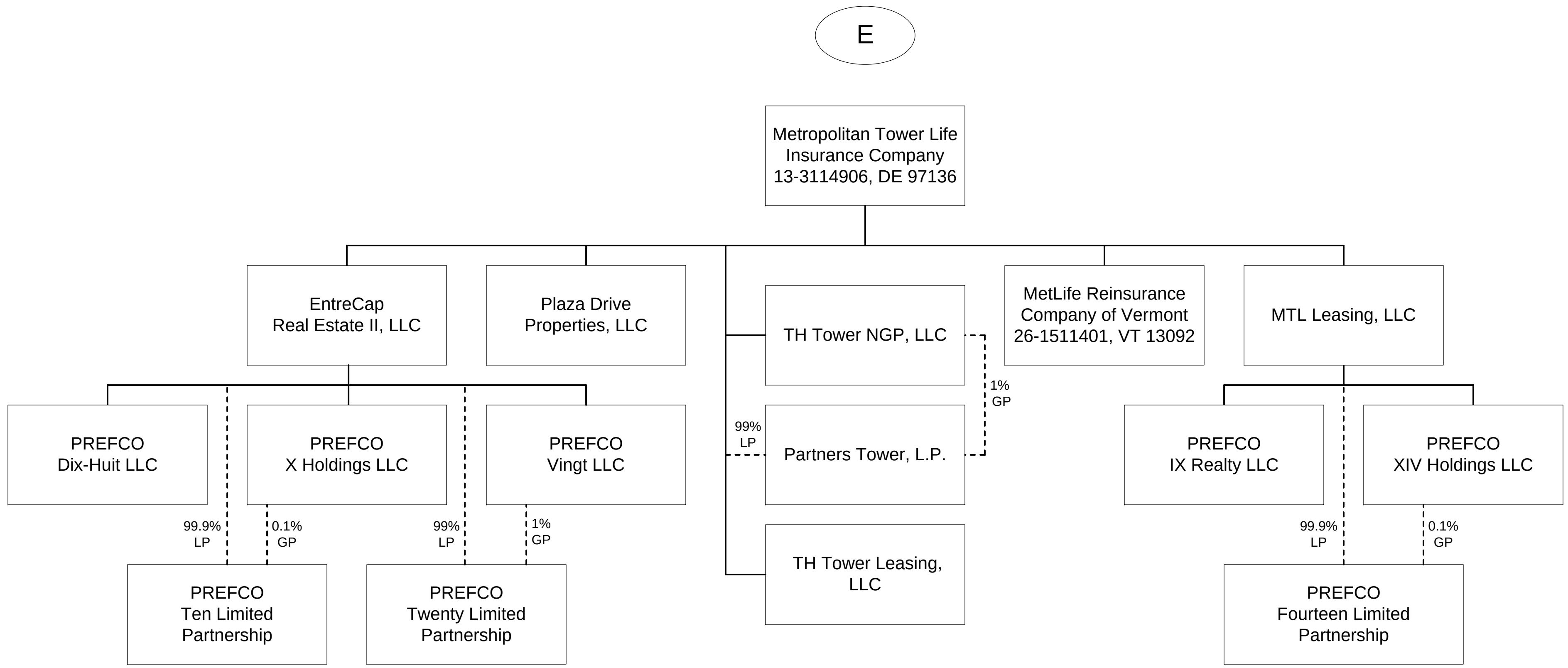
PART 1 - ORGANIZATIONAL CHART



1 100% 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.

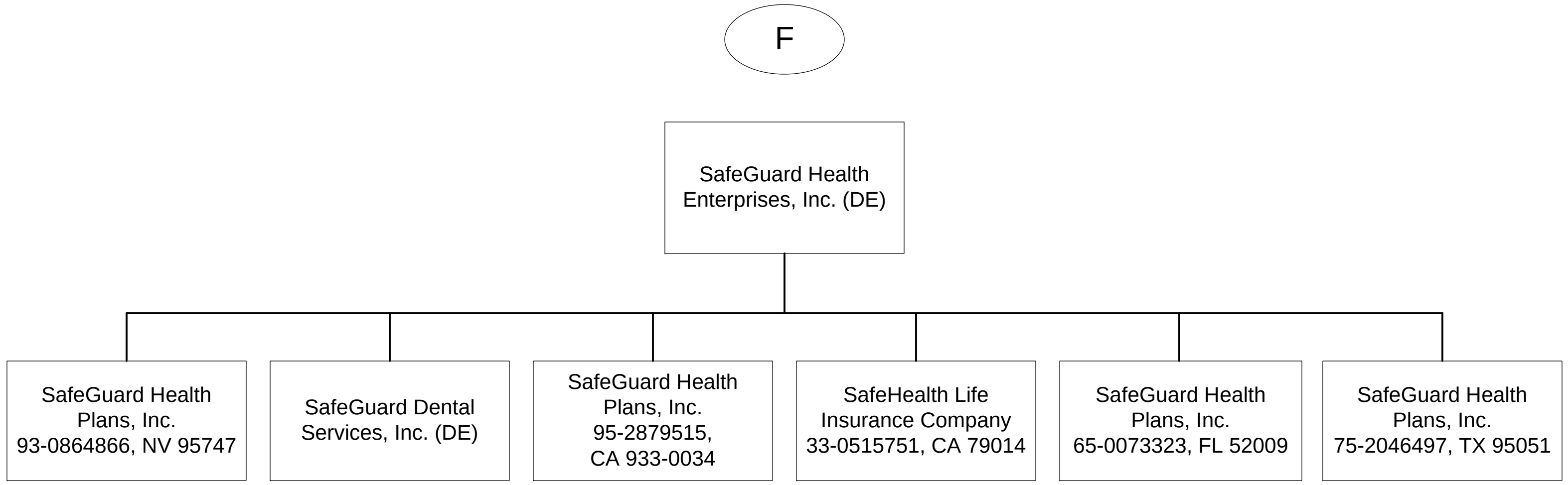
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

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

1) 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.

2) 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.

3) 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.

2009 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK