



QUARTERLY STATEMENT

As of September 30, 2010
of the Condition and Affairs of the

Metropolitan Direct Property and Casualty Insurance Company

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

OFFICERS

Name	Title	Name	Title
1. William Douglas Moore	President	2. Maura Catherine Travers	Secretary
3. Steven Jeffery Goulart	Treasurer	4.	

OTHER

Susan Ann Buffum	Vice President	Richard Eugene Calogero	Vice President
Michael Frederick Convery	Vice President	Martin William Deede	Vice President
Richard Paul Lonardo	Vice President	Paul Anthony Lonnemann	Senior Vice President
Vhonda Lee Ridley	Vice President	Mark Jay Silverman	Vice President
Ralph George Spontak	Vice President and Controller	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

Paul Anthony Lonnemann	William Douglas Moore	Michael Clifford Walsh
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State of..... Rhode Island
County of..... Kent

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) William Douglas Moore 1. (Printed Name) President (Title)	(Signature) Maura Catherine Travers 2. (Printed Name) Secretary (Title)	(Signature) Steven Jeffery Goulart 3. (Printed Name) Treasurer (Title)
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Subscribed and sworn to before me
This 8th day of November, 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 Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	24,712,164		24,712,164	25,210,788
2. Stocks:				
2.1 Preferred stocks.....	303,506		303,506	303,506
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate:				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....1,432,165), cash equivalents (\$.....0) and short-term investments (\$.....0).....	1,432,165		1,432,165	1,221,003
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives.....			.0	
8. Other invested assets.....	864,196		864,196	817,675
9. Receivables for securities.....			.0	
10. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
11. Subtotals, cash and invested assets (Lines 1 to 10).....	27,312,031	.0	27,312,031	27,552,972
12. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
13. Investment income due and accrued.....	396,390		396,390	331,229
14. Premiums and considerations:				
14.1 Uncollected premiums and agents' balances in the course of collection.....			.0	
14.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			.0	
14.3 Accrued retrospective premiums.....			.0	
15. Reinsurance:				
15.1 Amounts recoverable from reinsurers.....			.0	66,180
15.2 Funds held by or deposited with reinsured companies.....			.0	
15.3 Other amounts receivable under reinsurance contracts.....			.0	
16. Amounts receivable relating to uninsured plans.....			.0	
17.1 Current federal and foreign income tax recoverable and interest thereon.....	459		459	5,100
17.2 Net deferred tax asset.....			.0	
18. Guaranty funds receivable or on deposit.....	2,824		2,824	7,245
19. Electronic data processing equipment and software.....			.0	
20. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
21. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
22. Receivables from parent, subsidiaries and affiliates.....	240,347		240,347	76,291
23. Health care (\$.....0) and other amounts receivable.....			.0	
24. Aggregate write-ins for other than invested assets.....	132,719	.0	132,719	105,749
25. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 11 through 24).....	28,084,770	.0	28,084,770	28,144,767
26. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
27. Total (Lines 25 and 26).....	28,084,770	.0	28,084,770	28,144,767

DETAILS OF WRITE-INS

1001 .....			.0	
1002 .....			.0	
1003 .....			.0	
1098. Summary of remaining write-ins for Line 10 from overflow page.....	.0	.0	.0	.0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	.0	.0	.0	.0
2401. Equities and Deposit in Pool Association.....	62,543		62,543	35,573
2402. Recoverable State Assessment.....	70,176		70,176	70,176
2403. ....			.0	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	.0	.0	.0	.0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	132,719	.0	132,719	105,749

Metropolitan Direct Property and Casualty Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$.....0).....		
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....		
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....		
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....		
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....	346,481	346,217
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$....76,564,421 and including warranty reserves of \$.....0).....		
10. Advance premium.....		
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		(2,212)
13. Funds held by company under reinsurance treaties.....		
14. Amounts withheld or retained by company for account of others.....		
15. Remittances and items not allocated.....		
16. Provision for reinsurance.....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....		
22. Liability for amounts held under uninsured plans.....		
23. Capital notes \$.....0 and interest thereon \$.....0.....		
24. Aggregate write-ins for liabilities.....	.0	947,122
25. Total liabilities excluding protected cell liabilities (Lines 1 through 24).....	346,481	1,291,127
26. Protected cell liabilities.....		
27. Total liabilities (Lines 25 and 26).....	346,481	1,291,127
28. Aggregate write-ins for special surplus funds.....	.0	.0
29. Common capital stock.....	3,000,000	3,000,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	.0	.0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	18,620,722	18,620,722
34. Unassigned funds (surplus).....	6,117,567	5,232,921
35. Less treasury stock, at cost:		
35.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
35.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
36. Surplus as regards policyholders (Lines 28 to 34, less 35).....	27,738,289	26,853,643
37. Totals.....	28,084,770	28,144,770

DETAILS OF WRITE-INS

2401. 2009 Private Passenger Auto North Carolina Escrow - Premium Payable.....		930,558
2402. 2009 Private Passenger Auto North Carolina Escrow - Interest Payable.....		16,564
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page.....	.0	.0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	.0	947,122
2801.		
2802.		
2803.		
2898. Summary of remaining write-ins for Line 28 from overflow page.....	.0	.0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	.0	.0
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	.0	.0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	.0	.0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$.....178,276,957).....	169,128,325	162,391,954	218,140,531
1.2 Assumed..... (written \$.....0).....			
1.3 Ceded..... (written \$.....178,276,957).....	169,128,325	162,391,954	218,140,531
1.4 Net..... (written \$.....0).....	0	0	0
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....0):			
2.1 Direct.....	98,575,617	90,265,897	122,154,697
2.2 Assumed.....			
2.3 Ceded.....	98,575,617	90,265,897	122,154,697
2.4 Net.....	0	0	0
3. Loss adjustment expenses incurred.....			
4. Other underwriting expenses incurred.....	473,698	(653,045)	(930,558)
5. Aggregate write-ins for underwriting deductions.....	(473,698)	653,045	930,558
6. Total underwriting deductions (Lines 2 through 5).....	0	0	0
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	0	0	0
INVESTMENT INCOME			
9. Net investment income earned.....	1,003,727	964,859	1,287,320
10. Net realized capital gains (losses) less capital gains tax of \$.....(3,107).....	(5,770)		
11. Net investment gain (loss) (Lines 9 + 10).....	997,957	964,859	1,287,320
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....1,576,771).....	(1,576,771)	(1,326,615)	(1,606,664)
13. Finance and service charges not included in premiums.....	721,422	663,933	892,086
14. Aggregate write-ins for miscellaneous income.....	1,055,279	911,091	962,987
15. Total other income (Lines 12 through 14).....	199,930	248,409	248,409
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	1,197,887	1,213,268	1,535,729
17. Dividends to policyholders.....	199,825	245,905	245,905
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).....	998,062	967,363	1,289,824
19. Federal and foreign income taxes incurred.....	113,148	120,027	155,133
20. Net income (Line 18 minus Line 19) (to Line 22).....	884,914	847,336	1,134,691
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	26,853,639	25,633,694	25,633,694
22. Net income (from Line 20).....	884,914	847,336	1,134,691
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....		75,394	75,394
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	(264)	9,527	9,860
27. Change in nonadmitted assets.....			
28. Change in provision for reinsurance.....			
29. Change in surplus notes.....			
30. Surplus (contributed to) withdrawn from protected cells.....			
31. Cumulative effect of changes in accounting principles.....			
32. Capital changes:			
32.1 Paid in.....			
32.2 Transferred from surplus (Stock Dividend).....			
32.3 Transferred to surplus.....			
33. Surplus adjustments:			
33.1 Paid in.....			
33.2 Transferred to capital (Stock Dividend).....			
33.3 Transferred from capital.....			
34. Net remittances from or (to) Home Office.....			
35. Dividends to stockholders.....			
36. Change in treasury stock.....			
37. Aggregate write-ins for gains and losses in surplus.....	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	884,650	932,257	1,219,945
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	27,738,289	26,565,951	26,853,639
DETAILS OF WRITE-INS			
0501. 2009 Private Passenger Auto North Carolina Escrow - Expense.....	(473,698)	653,045	930,558
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	(473,698)	653,045	930,558
1401. Other Income - Tax Examination.....		2,504	2,504
1402. Quota Share - Dividends, Write-Offs, Payment Fees.....	1,055,175	908,587	960,483
1403. Miscellaneous Fee Revenue.....	104		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	1,055,279	911,091	962,987
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	0	0	0

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	2,212		(2,212)
2. Net investment income.....	965,479	913,354	1,373,871
3. Miscellaneous income.....	199,926	247,094	247,094
4. Total (Lines 1 through 3).....	1,167,617	1,160,448	1,618,753
5. Benefit and loss related payments.....	(66,180)		66,180
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	(4,421)		(12,643)
8. Dividends paid to policyholders.....	199,825	245,905	245,905
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	105,400	35,836	53,444
10. Total (Lines 5 through 9).....	234,623	281,741	352,887
11. Net cash from operations (Line 4 minus Line 10).....	932,994	878,707	1,265,866
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	7,025,435	168,818	306,248
12.2 Stocks.....			
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....	551,210	199,647	199,647
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	7,576,645	368,465	505,895
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	6,562,596	1,044,828	1,044,828
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....	597,731	299,776	999,222
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	7,160,327	1,344,604	2,044,050
14. Net increase (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	416,318	(976,139)	(1,538,155)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(1,138,148)	389,425	864,684
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(1,138,148)	389,425	864,684
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).....	211,164	291,993	592,395
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	1,221,001	628,606	628,606
19.2 End of period (Line 18 plus Line 19.1).....	1,432,165	920,599	1,221,001

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

20.0001			
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NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies**A. Accounting Practices**

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

B. Use of Estimates

No change.

C. Accounting Policy

(1) – (5) No change.

(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.

For certain residential mortgage-backed securities (“RMBS”), both an initial and final NAIC designation is determined on a security-by-security basis based on a range of values published by the NAIC. The initial designation is used to determine the carrying value of the RMBS. RMBS with initial designations of 1-5 are stated at amortized cost while RMBS with initial designations of 6 are stated at the lower of amortized cost or fair value. The final designation calculation compares this carrying value with a range of values, resulting in a final NAIC designation reported herein, which is used for all other accounting and reporting purposes.

(7) – (14) No change.

2. Accounting Changes and Corrections of Errors

No change.

3. Business Combinations and Goodwill

No change.

4. Discontinued Operations

No change.

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) Prepayment assumptions were obtained from published broker dealer values and internal estimates.

(2) – (5) 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

No change.

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

No change.

8. Derivative Instruments

No change.

9. Income Taxes

No change.

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

A. – B.

No change.

C. Restated Quota Share Reinsurance Treaty

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

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

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

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

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

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

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

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 quota share participants.

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

D. – L.

No change.

11. Debt

No change.

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

No change.

NOTES TO FINANCIAL STATEMENTS

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

No change.

14. Contingencies

A. Contingent Commitments

No change.

B. Guarantee Fund 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 total estimated expected future assessments by TWIA were recorded by MPC. MPC recorded an asset for recoverable state assessments that it expects to recover through premium tax credits over approximately the next 9 years. Due to a decrease in MPC's and its affiliates' share of losses from Hurricane Ike as of June 30, 2009, the recoverable state assessment expected to be recouped through premium tax credits filings over the next 5 years was reduced to \$1,345,500. In February 2009, MPC applied \$269,100 in premium tax credits against its 2008 tax liability, further reducing the recoverable state assessments. In June 2009, the Texas Comptroller's Office provided a breakdown of the premium tax credit by writing company. The premium tax credits for MPC's affiliates were recorded by MPC's affiliates as of June 30, 2009, and reduced MPC's recoverable state assessments. The Company's share in recoverable state assessments as of September 30, 2010 is \$70,176.

C. Gain Contingencies

No change.

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

No change.

E. All Other Contingencies

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

Two purported nationwide class actions have been filed against MPC in Illinois. One suit claims breach of contract and fraud due to the alleged underpayment of medical claims arising from the use of a purportedly biased provider fee pricing system. A motion for class certification was argued on November 10, 2008 and a decision is pending. The second suit claims breach of contract and fraud arising from the alleged use of preferred provider organizations to reduce medical provider fees covered by the medical claims portion of the insurance policy. The fraud claim has been dismissed by the court.

A purported class action has been filed against MPC in Oklahoma. The suit claims breach of contract and fraud arising from the alleged use of preferred provider organizations to reduce medical provider fees covered by the medical claims portion of the insurance policy. MPC's motion to dismiss the suit was denied and MPC is vigorously defending the suit.

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

A bad faith suit has been filed against Metropolitan Group Property and Casualty Insurance Company ("Met Group") in Arizona state court by a former insured alleging that Met Group improperly refused to deem his vehicle a total loss due to damage suffered when it was stolen. The insured claims there were unnecessary delays in the adjustment of the claim, and that Met Group's refusal to pay for the replacement of his vehicle was financially motivated. After a four week trial, on March 20, 2009 the jury awarded the plaintiff \$155,000 in compensatory damages and \$55 million in punitive damages. 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. The plaintiff has accepted Met Group's tender of the judgment and both parties have filed an appeal.

A putative class action has been filed against MPC in the U. S. District Court for the District of Rhode Island alleging bad faith in the adjustment of total loss claims. The action is filed on behalf of all insureds who had a total loss replacement endorsement and who received payment for the repairs to their automobile rather than payment for replacement of the damaged vehicle. MPC will vigorously defend this matter.

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

NOTES TO FINANCIAL STATEMENTS

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.

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 total accrued interest liability recorded by the Company was \$16,563 as of July 31, 2010, which included an over-accrual of \$5,884. The net incurred interest was \$10,679. The Company paid \$10,679 in interest refunds in July 2010.

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

15. Leases

No change.

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

No change.

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

A. Transfer of Receivables Reported as Sales

No change.

B. Transfer and Servicing of Financial Assets

No change.

C. Wash Sales

1. In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date

NOTES TO FINANCIAL STATEMENTS

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 nine month period ending September 30, 2010.

18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans
No change.

19. Direct Premium Written by Managing General Agents/Third Party Administrators
No change.

20. Other Items

- A. Extraordinary Items
No change.
- B. Troubled Debt Restructuring
No change.
- C. Other Disclosures

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

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 total escrowed asset balance included in the Cash and Short Term Investments was \$930,558 as of July 31, 2010, which included an over-accrual of \$462,793. The net incurred premium to be refunded was \$467,765. The Company paid \$467,765 in premium refunds in July 2010.

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

- D. Uncollectible Assets
No change.
- E. Business Interruption Insurance Recoveries
No change.
- F. State Transferable Tax Credits
No change.

NOTES TO FINANCIAL STATEMENTS

G. Subprime Mortgage Related Risk Exposure
No change.

21. Events Subsequent
No change.

22. Reinsurance
No change.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination
No change.

24. Changes in Incurred Losses and Loss Adjustment Expenses
No change.

25. Intercompany Pooling Arrangements
No change.

26. Structured Settlements
No change.

27. Health Care Receivables
No change.

28. Participating Policies
No change.

29. Premium Deficiency Reserves
No change.

30. High Deductibles
No change.

31. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses
No change.

32. Asbestos/Environmental (Mass Tort) Reserves
No change.

33. Subscriber Savings Accounts
No change.

34. Multiple Peril Crop Insurance
No change.

35. Financial Guaranty Insurance
No change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:

3. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, complete the Schedule Y-Part 1 - Organizational chart.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

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

6.2 State 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.....

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 6/12/2009.....

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

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

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

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

7.2 If yes, give full information:

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

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
MetLife Adviser, LLC	Boston, MA					YES
MetLife Bank, N.A	Bridgewater, NJ		YES			
MetLife Investment Advisors Company LLC	Wilmington, DE					YES
Met Life 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

9.1 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.

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

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

FINANCIAL

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

INVESTMENT

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

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

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

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

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

14.2 If yes, please complete the following:

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

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

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

16. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III. Conducting Examinations, F-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

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

16.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

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

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 16.5 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
4095	Bajak, Chris	200 Park Avenue, New York NY 10166
4095	Bixler, Bill	200 Park Avenue, New York NY 10166
4095	Blechner, Matt	200 Park Avenue, New York NY 10166
4095	Bruno, Steve	200 Park Avenue, New York NY 10166
4095	Buffum, Susan	200 Park Avenue, New York NY 10166
4095	Cavanaugh, Brendan	200 Park Avenue, New York NY 10166
4095	Chang, Hank	200 Park Avenue, New York NY 10166
4095	Chapin, Jason	200 Park Avenue, New York NY 10166
4095	Costa, Chris	200 Park Avenue, New York NY 10166
4095	Demetrick, Joseph	200 Park Avenue, New York NY 10166
4095	DeRosa, Andy	200 Park Avenue, New York NY 10166
4095	Dowling, Kim	200 Park Avenue, New York NY 10166
4095	Fania, Michael	200 Park Avenue, New York NY 10166
4095	Farrell, David	200 Park Avenue, New York NY 10166
4095	Furey, Erin	200 Park Avenue, New York NY 10166
4095	Guillossou, Dominic	200 Park Avenue, New York NY 10166
4095	Hershman, Brett	200 Park Avenue, New York NY 10166
4095	Hendricks, Siri	200 Park Avenue, New York NY 10166
4095	Hu, Norman	200 Park Avenue, New York NY 10166
4095	Huang, Sean	200 Park Avenue, New York NY 10166
4095	Johnson, Chris	200 Park Avenue, New York NY 10166
4095	Kelly, Kevin	200 Park Avenue, New York NY 10166
4095	Lee, Wai	200 Park Avenue, New York NY 10166
4095	Leinwand, Jason	200 Park Avenue, New York NY 10166
4095	Levitin, Michael	200 Park Avenue, New York NY 10166
4095	Lima, John	200 Park Avenue, New York NY 10166
4095	Lituchy, Stacey	200 Park Avenue, New York NY 10166
4095	Long, Clive	200 Park Avenue, New York NY 10166
4095	Longino, Lisa	200 Park Avenue, New York NY 10166
4095	Lu, Carson	200 Park Avenue, New York NY 10166
4095	Mahon, Kenneth	200 Park Avenue, New York NY 10166
4095	Manske, Jason	200 Park Avenue, New York NY 10166
4095	McInerney, Matthew	200 Park Avenue, New York NY 10166
4095	Moretti, William	200 Park Avenue, New York NY 10166
4095	Moy, May	200 Park Avenue, New York NY 10166
4095	Mueller Handal, Nancy	200 Park Avenue, New York NY 10166
4095	Munir, Nowara	200 Park Avenue, New York NY 10166
4095	Murphy, Matt	200 Park Avenue, New York NY 10166
4095	Palmer, Edward	200 Park Avenue, New York NY 10166
4095	Pamperl, Tracy	200 Park Avenue, New York NY 10166
4095	Peruyero, Juan	200 Park Avenue, New York NY 10166
4095	Posner, Kearny	200 Park Avenue, New York NY 10166
4095	Rhoads, Brad	200 Park Avenue, New York NY 10166
4095	Ritter, Sean	200 Park Avenue, New York NY 10166
4095	Roach, Douglas	200 Park Avenue, New York NY 10166
4095	Rosenthal, John	200 Park Avenue, New York NY 10166
4095	Sayyed, Farah	200 Park Avenue, New York NY 10166
4095	Sant, Sanket	200 Park Avenue, New York NY 10166
4095	Schlein, Jonathan	200 Park Avenue, New York NY 10166
4095	Scully, Charles	200 Park Avenue, New York NY 10166
4095	Sharma, Prashant	200 Park Avenue, New York NY 10166
4095	Sullivan, Bradley	200 Park Avenue, New York NY 10166
4095	Tapper, Jeff	200 Park Avenue, New York NY 10166
4095	Tell, Gregory	200 Park Avenue, New York NY 10166
4095	Usejnoski, Mirsad	200 Park Avenue, New York NY 10166
4095	Valdez, Bernise	200 Park Avenue, New York NY 10166
4095	Valentino, Jason	200 Park Avenue, New York NY 10166
4095	West, Daniel	200 Park Avenue, New York NY 10166
4095	Williams, Michael	200 Park Avenue, New York NY 10166
4095	Wilson, Lamont	200 Park Avenue, New York NY 10166
4095	Wiviott, Jim	200 Park Avenue, New York NY 10166

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

Yes [X] No []

- 17.2 If no, list exceptions:

Metropolitan Direct Property and Casualty Insurance Company GENERAL INTERROGATORIES (continued)

PART 2

PROPERTY & CASUALTY INTERROGATORIES

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

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
3.2 If yes, give full and complete information thereto:

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

4.2 If yes, complete the following schedule:

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

5. Operating Percentages:

5.1 A&H loss percent 0.0 %

5.2 A&H cost containment percent 0.0 %

5.3 A&H expense percent excluding cost containment expenses 0.0 %

6.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

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

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

6.4 If yes, please provide the amount of funds administered as of the reporting date. 0

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (YES or NO)
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NONE

Metropolitan Direct Property and Casualty Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, Etc.	1 Active Status	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1. Alabama.....AL.....L.....							
2. Alaska.....AK.....L.....		13,722	10,144		8,592	5,039	4,716
3. Arizona.....AZ.....L.....		998,177	1,216,942	681,273	429,653	512,065	555,208
4. Arkansas.....AR.....L.....							
5. California.....CA.....L.....		78,290,851	63,591,779	31,814,975	32,154,462	35,217,945	25,486,563
6. Colorado.....CO.....L.....		2,897,965	2,450,206	3,529,603	2,521,564	1,235,932	979,222
7. Connecticut.....CT.....L.....							
8. Delaware.....DE.....L.....							
9. District of Columbia.....DC.....L.....			2,697			193	158
10. Florida.....FL.....L.....							
11. Georgia.....GA.....L.....		513,270	611,303	149,982	275,596	346,529	348,830
12. Hawaii.....HI.....N.....							
13. Idaho.....ID.....L.....						12	15
14. Illinois.....IL.....L.....			679		985	216	7,593
15. Indiana.....IN.....L.....							
16. Iowa.....IA.....L.....							
17. Kansas.....KS.....L.....							
18. Kentucky.....KY.....L.....		15,386,198	15,088,771	9,818,335	10,108,411	8,824,651	9,009,961
19. Louisiana.....LA.....L.....							
20. Maine.....ME.....N.....							
21. Maryland.....MD.....L.....		4,238,525	4,548,914	2,441,488	2,623,630	2,519,447	2,071,257
22. Massachusetts.....MA.....N.....							
23. Michigan.....MI.....L.....		1,534,203	1,523,764	807,228	1,060,846	6,741,122	7,171,244
24. Minnesota.....MN.....N.....							
25. Mississippi.....MS.....L.....		2,794,974	2,832,162	1,216,741	1,280,221	1,175,106	945,537
26. Missouri.....MO.....L.....		707,528	861,571	417,116	632,134	335,751	319,891
27. Montana.....MT.....L.....							
28. Nebraska.....NE.....L.....		340,282	317,529	194,736	101,020	102,044	156,502
29. Nevada.....NV.....L.....		382	6,849		2,128	519	584
30. New Hampshire.....NH.....N.....							
31. New Jersey.....NJ.....L.....		17,260,168	17,867,904	11,567,847	11,669,541	18,040,672	18,617,055
32. New Mexico.....NM.....L.....		2,252,091	2,094,493	1,016,428	988,092	1,064,124	1,007,261
33. New York.....NY.....L.....							
34. North Carolina.....NC.....L.....		8,932,855	10,169,059	4,656,885	4,684,774	5,075,888	5,997,783
35. North Dakota.....ND.....L.....							
36. Ohio.....OH.....L.....		135,744	163,205	52,306	112,498	86,698	138,654
37. Oklahoma.....OK.....L.....							
38. Oregon.....OR.....L.....		4,934,563	4,818,193	2,388,402	2,044,604	2,192,049	2,507,822
39. Pennsylvania.....PA.....L.....		6,613,161	6,875,181	3,860,805	3,390,692	3,587,889	3,432,711
40. Rhode Island.....RI.....L.....							
41. South Carolina.....SC.....L.....		5,315,775	5,025,517	2,549,275	2,750,583	2,762,077	2,545,661
42. South Dakota.....SD.....L.....							
43. Tennessee.....TN.....L.....							
44. Texas.....TX.....L.....		5,068,347	5,778,644	2,465,366	3,871,135	2,035,607	2,370,309
45. Utah.....UT.....L.....							
46. Vermont.....VT.....N.....							
47. Virginia.....VA.....L.....		13,565,234	12,968,726	8,100,579	6,436,301	6,674,377	6,702,317
48. Washington.....WA.....L.....		(84)				(4)	
49. West Virginia.....WV.....L.....		4,928,465	4,843,716	2,298,615	2,167,616	1,883,079	2,084,057
50. Wisconsin.....WI.....L.....		1,554,561	1,367,078	877,765	459,550	593,740	538,605
51. Wyoming.....WY.....N.....							
52. American Samoa.....AS.....N.....							
53. Guam.....GU.....N.....							
54. Puerto Rico.....PR.....N.....							
55. US Virgin Islands.....VI.....N.....							
56. Northern Mariana Islands.....MP.....N.....							
57. Canada.....CN.....N.....							
58. Aggregate Other Alien.....OT.....XXX.....		0	0	0	0	0	0
59. Totals.....(a).....44.....		178,276,957	165,035,026	90,905,750	89,774,628	101,012,767	92,999,516

DETAILS OF WRITE-INS

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

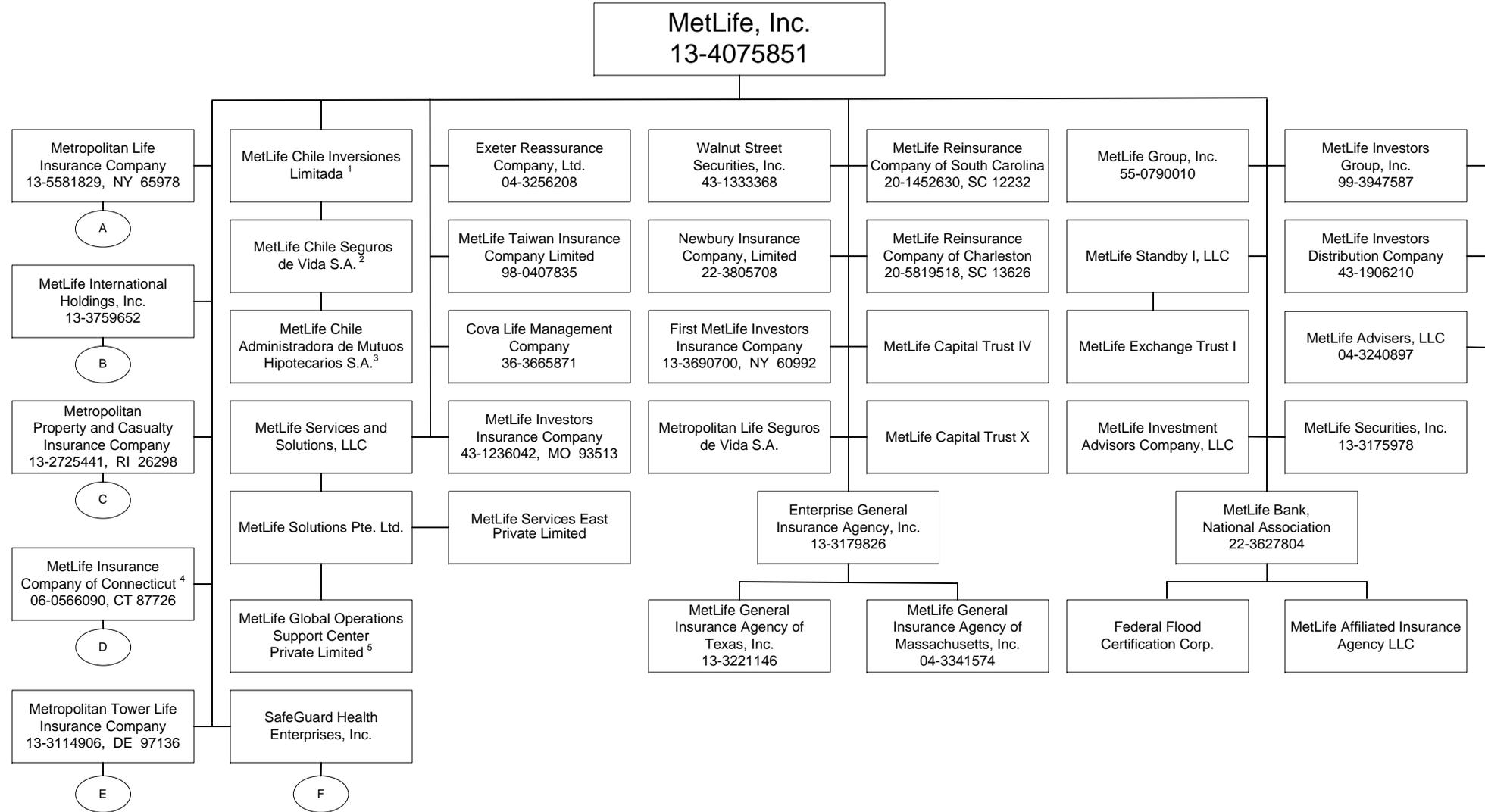
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

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

PART 1 - ORGANIZATIONAL CHART



1 87.98% is owned by MetLife, Inc., 12.01% is owned by Inversiones MetLife Holdco Dos Limitada and 0.01% is owned by Natlioportem 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.

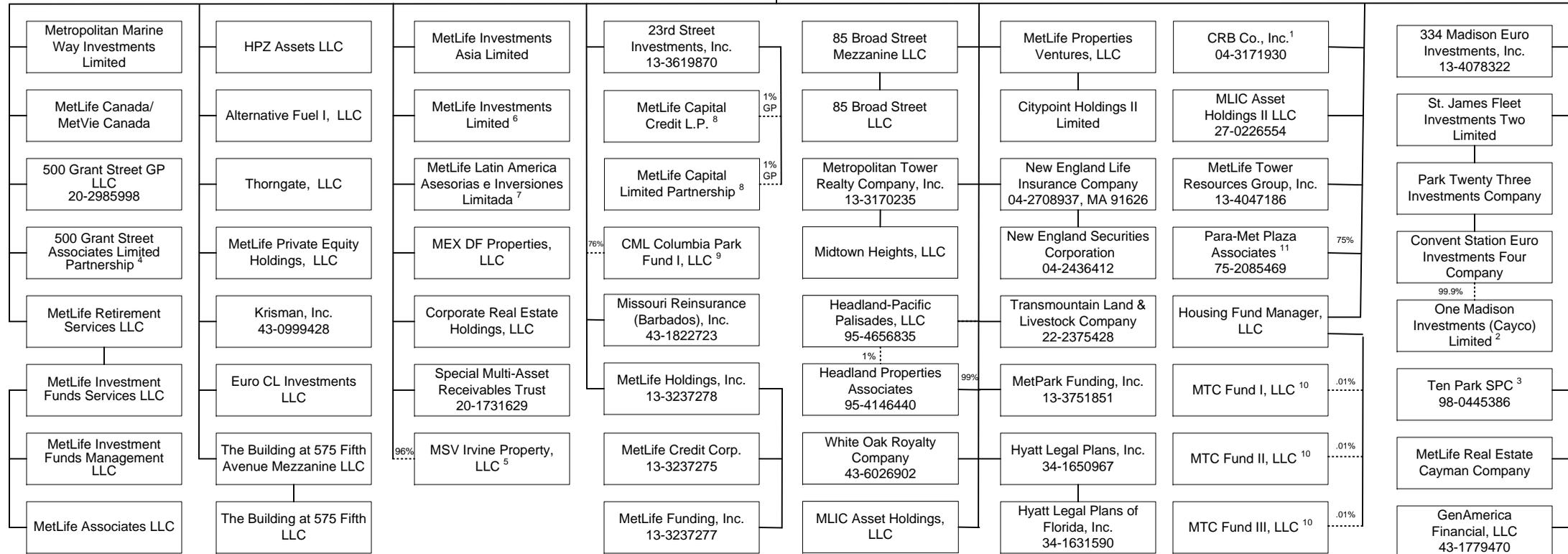
5 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natlioportem Holdings, Inc.

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

PART 1 - ORGANIZATIONAL CHART

A

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



Q11.1

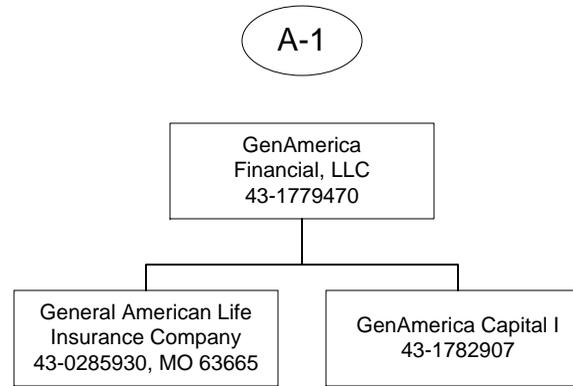
1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB Co., Inc.
 2 99.99999% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company and 0.00001% by St. 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 1 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.
 11 75% of the general partnership is held by Metropolitan Life Insurance Company and 25% of the general partnership is held by Metropolitan Tower Realty Company, Inc.

A-1

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

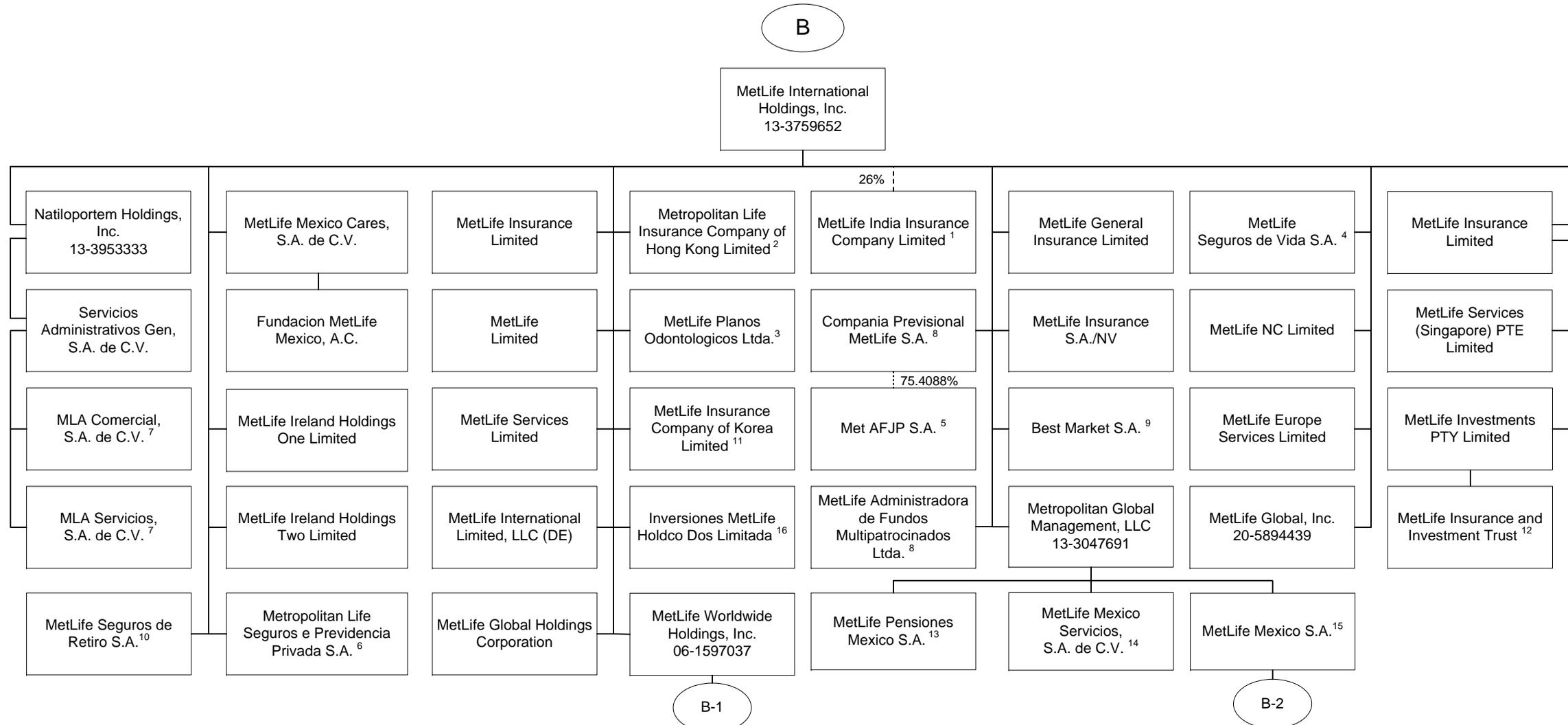
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

Q11.3

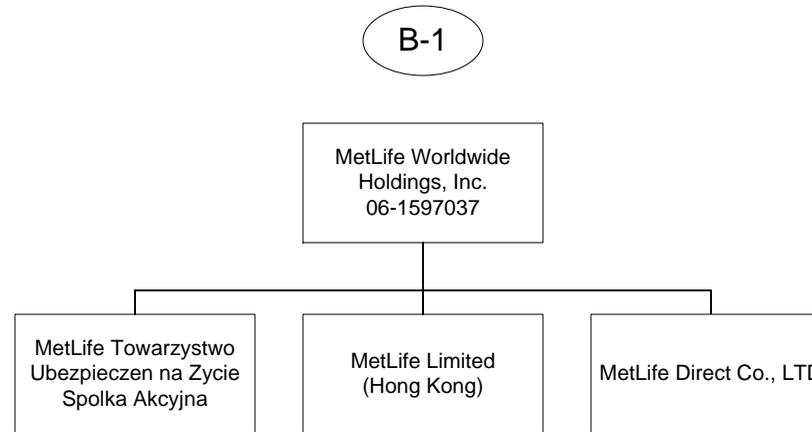


1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
 2 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
 3 99.999% is owned by MetLife International Holdings, Inc. and .001% is owned by Natiloportem Holdings, 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 Global Management, LLC and 2.5262% is owned by MetLife International Holdings, Inc.
 14 98% is owned by Metropolitan Global Management, LLC and 2% is owned by MetLife International Holdings, Inc.
 15 98.70541% is owned by Metropolitan Global Management, LLC and 1.29459% is owned by MetLife International Holdings, Inc.
 16 99% is owned by MetLife International Holdings, Inc. and 1% is owned by Natiloportem Holdings, Inc.

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

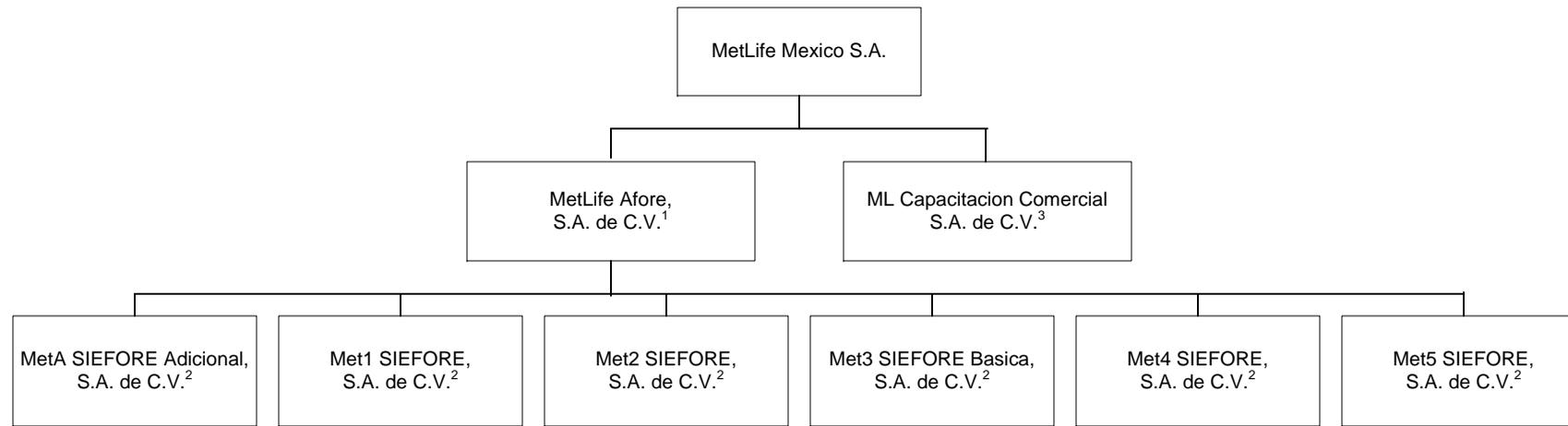
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

B-2

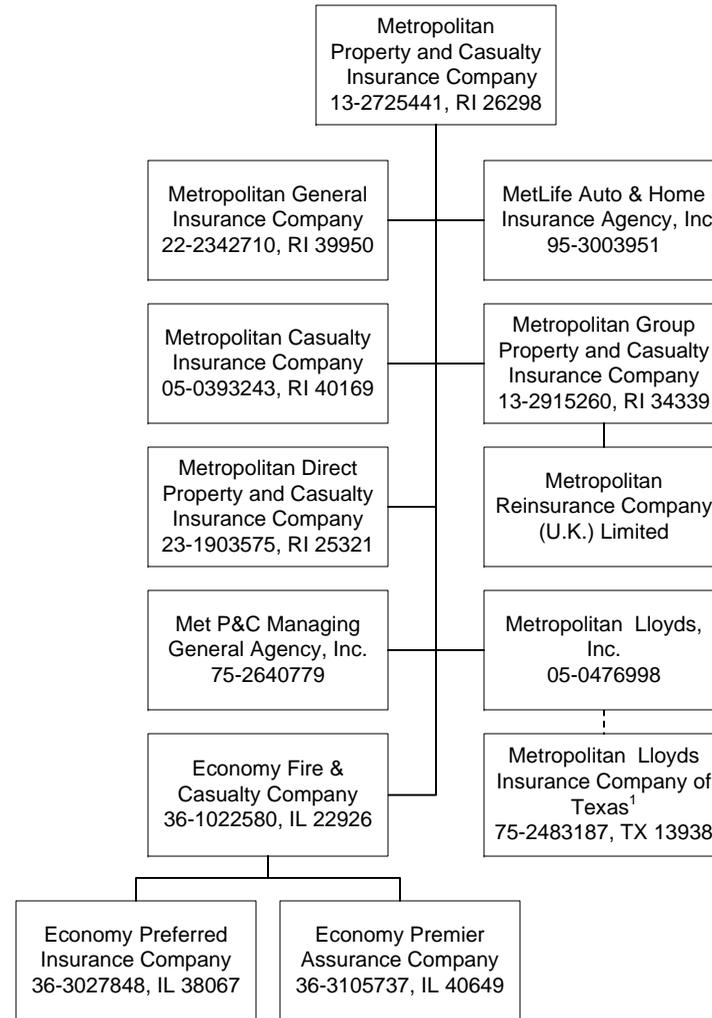


1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.
2 99.99% is owned by MetLife Afore, S.A. de C.V. and .01% is owned by MetLife Mexico S.A. (Mexico)
3 99% is owned by MetLife Mexico S.A. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.

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

PART 1 - ORGANIZATIONAL CHART

C

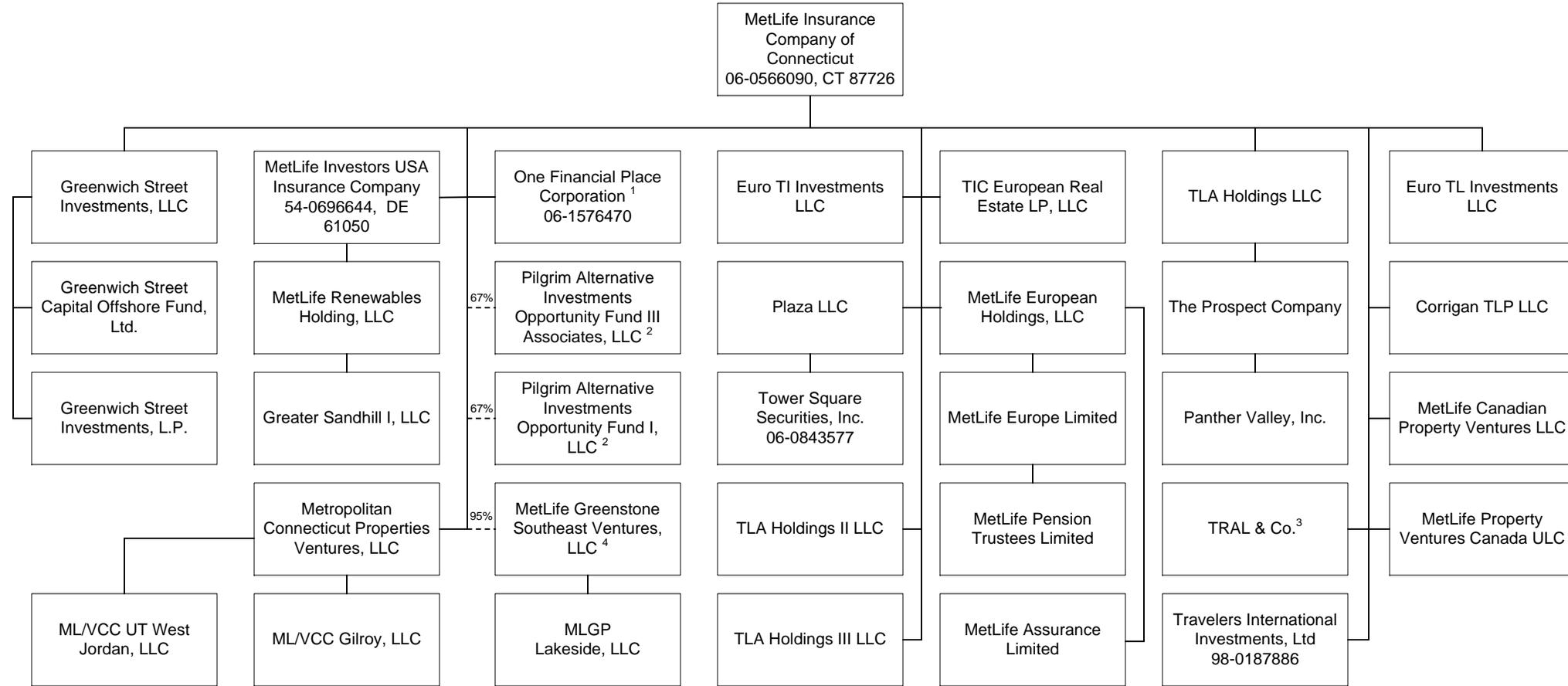


1 Metropolitan Lloyds Insurance Company of Texas, an affiliated association, provides automobile, homeowner and related insurance for the Texas market. It is an association of individuals designated as underwriters. Metropolitan Lloyds, Inc., a subsidiary of Metropolitan Property and Casualty Insurance Company, serves as the attorney-in-fact and manages the association.

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

PART 1 - ORGANIZATIONAL CHART

D



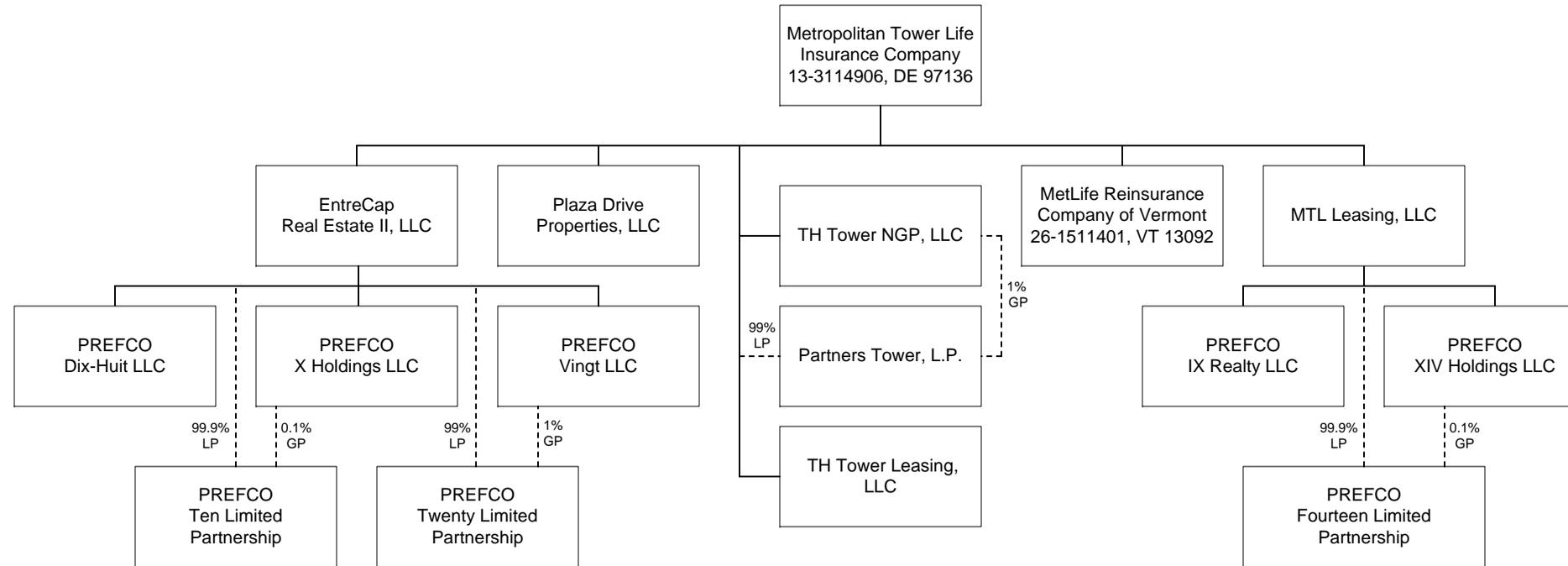
1 100% is owned, in the aggregate, by MetLife Insurance Company of Connecticut.
 2 67% is owned by MetLife Insurance Company of Connecticut and 33% is owned by a third party.
 3 TRAL & Co. is a general partnership. Its partners are MetLife Insurance Company of Connecticut and Metropolitan Life Insurance Company.
 4 5% of MetLife Greenstone Southeast Ventures, LLC is owned by Metropolitan Connecticut Properties Ventures, LLC

Q11.7

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

PART 1 - ORGANIZATIONAL CHART

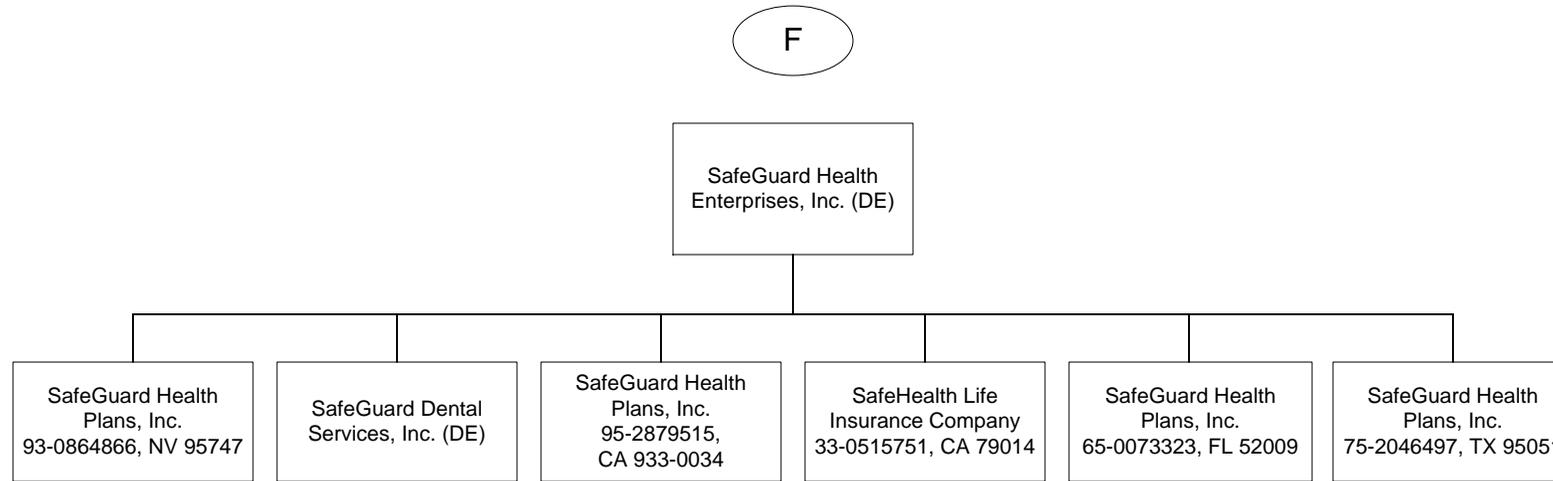
E



Q11.8

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.

PART 1 - LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire.....	10,428	66,788	640.5	1.7
2. Allied lines.....	99,176	439	0.4	15.9
3. Farmowners multiple peril.....			0.0	
4. Homeowners multiple peril.....	17,772,923	8,959,269	50.4	48.5
5. Commercial multiple peril.....			0.0	
6. Mortgage guaranty.....			0.0	
8. Ocean marine.....			0.0	
9. Inland marine.....	583,792	190,841	32.7	40.9
10. Financial guaranty.....			0.0	
11.1. Medical professional liability - occurrence.....			0.0	
11.2. Medical professional liability - claims-made.....			0.0	
12. Earthquake.....	1,042,684	(732)	(0.1)	1.4
13. Group accident and health.....			0.0	
14. Credit accident and health.....			0.0	
15. Other accident and health.....			0.0	
16. Workers' compensation.....	137	1,286	938.7	1,050.3
17.1 Other liability-occurrence.....	172,758	891,584	516.1	13.2
17.2 Other liability-claims made.....			0.0	
17.3 Excess workers' compensation.....			0.0	
18.1 Products liability-occurrence.....			0.0	
18.2 Products liability-claims made.....			0.0	
19.1, 19.2 Private passenger auto liability.....	80,174,670	58,228,369	72.6	71.0
19.3, 19.4 Commercial auto liability.....			0.0	
21. Auto physical damage.....	69,271,756	30,237,769	43.7	41.2
22. Aircraft (all perils).....			0.0	
23. Fidelity.....			0.0	
24. Surety.....			0.0	
26. Burglary and theft.....			0.0	
27. Boiler and machinery.....			0.0	
28. Credit.....			0.0	
29. International.....			0.0	
30. Warranty.....			0.0	
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0.0	
35. Totals.....	169,128,324	98,575,613	58.3	55.6

DETAILS OF WRITE-INS

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

PART 2 - DIRECT PREMIUMS WRITTEN

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire.....	12,000	36,000	(671)
2. Allied lines.....	35,242	108,540	87,190
3. Farmowners multiple peril.....			
4. Homeowners multiple peril.....	6,793,053	18,591,031	17,803,516
5. Commercial multiple peril.....			
6. Mortgage guaranty.....			
8. Ocean marine.....	216,218		
9. Inland marine.....		598,549	603,732
10. Financial guaranty.....			
11.1. Medical professional liability - occurrence.....			
11.2. Medical professional liability - claims made.....			
12. Earthquake.....	356,971	1,063,831	1,077,184
13. Group accident and health.....			
14. Credit accident and health.....			
15. Other accident and health.....			
16. Workers' compensation.....	10	142	157
17.1 Other liability-occurrence.....	74,740	208,515	151,050
17.2 Other liability-claims made.....			
17.3 Excess workers' compensation.....			
18.1 Products liability-occurrence.....			
18.2 Products liability-claims made.....			
19.1 19.2 Private passenger auto liability.....	29,584,076	84,781,565	77,632,471
19.3 19.4 Commercial auto liability.....			
21. Auto physical damage.....	25,336,424	72,888,783	67,680,396
22. Aircraft (all perils).....			
23. Fidelity.....			
24. Surety.....			
26. Burglary and theft.....			
27. Boiler and machinery.....			
28. Credit.....			
29. International.....			
30. Warranty.....			
31. Reinsurance-nonproportional assumed property.....	XXX	XXX	XXX
32. Reinsurance-nonproportional assumed liability.....	XXX	XXX	XXX
33. Reinsurance-nonproportional assumed financial lines.....	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business.....	0	0	0
35. Totals.....	62,408,734	178,276,956	165,035,025

DETAILS OF WRITE-INS

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

Metropolitan Direct Property and Casualty Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2010 Loss and LAE Payments on Claims Reported as of Prior Year-End	2010 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2010 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
1. 2007 + Prior.....			0			0				0	0	0	0
2. 2008.....			0			0				0	0	0	0
3. Subtotals 2008 + Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2009.....			0			0				0	0	0	0
5. Subtotals 2009 + Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2010.....	XXX	XXX	XXX	XXX		0	XXX			0	XXX	XXX	XXX
7. Totals.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Prior Year-End's Surplus As Regards Policyholders	26,854										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1.0.0 %	2.0.0 %	3.0.0 %
													Col. 13, Line 7 Line 8
													4.0.0 %

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Statement for September 30, 2010 of the **Metropolitan Direct Property and Casualty Insurance Company**
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanation:

- 1.
- 2.
- 3.

Bar Code:



NONE

Metropolitan Direct Property and Casualty Insurance Company

SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	817,675	18,100
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	597,731	999,222
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....	551,210	199,647
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	864,196	817,675
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	864,196	817,675

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	25,514,295	24,748,191
2. Cost of bonds and stocks acquired.....	6,562,596	1,044,828
3. Accrual of discount.....	28,368	12,705
4. Unrealized valuation increase (decrease).....		115,990
5. Total gain (loss) on disposals.....	(8,877)	
6. Deduct consideration for bonds and stocks disposed of.....	7,025,435	306,248
7. Deduct amortization of premium.....	55,276	101,171
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	25,015,671	25,514,295
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	25,015,671	25,514,295

SCHEDULE D - PART 1B

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

	1	2	3	4	5	6	7	8
	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a).....	22,602,833	1,000,000	1,973,548	(17,647)	21,846,461	22,602,833	21,611,638	22,112,926
2. Class 2 (a).....	3,099,624			901	3,098,739	3,099,624	3,100,525	3,097,862
3. Class 3 (a).....								
4. Class 4 (a).....								
5. Class 5 (a).....								
6. Class 6 (a).....								
7. Total Bonds.....	25,702,457	1,000,000	1,973,548	(16,746)	24,945,200	25,702,457	24,712,163	25,210,788
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....	303,506				303,506	303,506	303,506	303,506
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	303,506	0	0	0	303,506	303,506	303,506	303,506
15. Total Bonds and Preferred Stock.....	26,005,963	1,000,000	1,973,548	(16,746)	25,248,706	26,005,963	25,015,669	25,514,294

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

SCHEDULE DA - PART 1

Short-Term Investments

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

SCHEDULE DA - VERIFICATION

Short-Term Investments

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

Sch. DB-Pt A-Verification
NONE

Sch. DB-Pt B-Verification
NONE

Sch. DB-Pt C-Sn 1
NONE

Sch. DB-Pt C-Sn 2
NONE

Sch. DB-Verification
NONE

Sch. E-Verification
NONE

Sch. A-Pt 2
NONE

Sch. A-Pt 3
NONE

Sch. B-Pt 2
NONE

Sch. B-Pt 3
NONE

SCHEDULE BA - PART 2

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Design- nation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									

NONE

SCHEDULE BA - PART 3

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

QE03

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Changes in Book/Adjusted Carrying Value						15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B./A.C.V. (9+10-11+12)	14 Total Foreign Exchange Change in B./A.C.V.						

Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Bonds - Unaffiliated

59219# 10 9	Metropolitan Money Market Pool Participation.....	Various.....	Varoi us	Metropolitan Money Market Pool.....	09/30/2010	09/30/2010100,955000000100,955100,9550000
0799999	Total - Fixed or Variable Interest Rate Investments That Have Underlying Characteristics of Bonds - Unaffiliated.....																		
3999999	Subtotal - Unaffiliated.....																		
4199999	Totals.....																		

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Bonds - U.S. Special Revenue and Special Assessment									
13078H AP 7	CA STATEWIDE COMM. DEV. - SOCALED.....		...09/15/2010	BARCLAYS BANK OF N Y.....		.....1,000,000	.....1,000,000	.....	1FE.....
3199999.	Total - Bonds - U.S. Special Revenue & Special Assessments.....					.....1,000,000	.....1,000,000	.....0	.....XXX.....
8399997.	Total - Bonds - Part 3.....					.....1,000,000	.....1,000,000	.....0	.....XXX.....
8399999.	Total - Bonds.....					.....1,000,000	.....1,000,000	.....0	.....XXX.....
9999999.	Total - Bonds, Preferred and Common Stocks.....					.....1,000,000	.....XXX.....	.....0	.....XXX.....

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

QE04

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 F o r e i g n Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value At Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date	22 NAIC Desig- nation or Market Indicator (a)														
									11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.																					
Bonds - U.S. Government																																		
36225B QN 1	GNMA 1 7.500% 781361	09/01/2010	MBS PAYDOWN		1,309	1,309	1,264	1,306		3			3		1,309			0	65	10/01/2021	1													
0399999	Total - Bonds - U.S. Government																		1,309	1,309	1,264	1,306	0	3	0	3	0	1,309	0	0	0	65	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																																		
59333M MP 7	MIAMI-DADE COUNTY FL SCHOOL BOARD	08/12/2010	BARCLAYS BANK OF N Y		1,294,575	1,270,000	1,303,782	1,296,123		(1,598)			(1,598)		1,294,525		50	50	50,447	11/01/2026	1FE													
2499999	Total - Bonds - U.S. Political Subdivisions of States, Territories & Possessions																		1,294,575	1,270,000	1,303,782	1,296,123	0	(1,598)	0	(1,598)	0	1,294,525	0	50	50	50,447	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment																																		
130658 GG 6	CALIFORNIA ST DEPT VET AFFAIRS	09/01/2010	Called		185,000	185,000	179,783	181,893		3,107			3,107		185,000			0	7,562	12/01/2019	1FE													
196479 KB 4	COLORADO HOUSING AND FINANCE AUTHORITY	08/04/2010	BARCLAYS BANK OF N Y		483,788	485,000	499,005	493,845		(1,131)			(1,131)		492,714		(8,927)	(8,927)	19,663	05/01/2032	1FE													
999999 99 8	Summary Adjustment	09/30/2010	Various		(1)								0				0	0		12/31/2010	1FE													
3199999	Total - Bonds - U.S. Special Revenue & Assessment																		668,787	670,000	678,788	675,738	0	1,976	0	1,976	0	677,714	0	(8,927)	(8,927)	27,225	XXX	XXX
8399997	Total - Bonds - Part 4																		1,964,671	1,941,309	1,983,834	1,973,167	0	381	0	381	0	1,973,548	0	(8,877)	(8,877)	77,737	XXX	XXX
8399999	Total - Bonds																		1,964,671	1,941,309	1,983,834	1,973,167	0	381	0	381	0	1,973,548	0	(8,877)	(8,877)	77,737	XXX	XXX
9999999	Total - Bonds, Preferred and Common Stocks																		1,964,671	XXX	1,983,834	1,973,167	0	381	0	381	0	1,973,548	0	(8,877)	(8,877)	77,737	XXX	XXX

QE05

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

**Sch. DB-Pt A-Sn 1
NONE**

**Sch. DB-Pt A-Sn 1-Footernote
NONE**

**Sch. DB-Pt B-Sn 1
NONE**

**Sch. DB-Pt B-Sn 1-Footernote
NONE**

**Sch. DB-Pt B-Sn 1B-Broker List
NONE**

**Sch. DB-Pt D
NONE**

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	

Open Depositories

JP Morgan Chase..... New York, New York.....					83,891	1,445,841	1,432,165	XXX.
0199999. Total Open Depositories.....	...XXX.....	...XXX.....	.....0	.....0	83,891	1,445,841	1,432,165	XXX.
0399999. Total Cash on Deposit.....	...XXX.....	...XXX.....	.....0	.....0	83,891	1,445,841	1,432,165	XXX.
0599999. Total Cash.....	...XXX.....	...XXX.....	.....0	.....0	83,891	1,445,841	1,432,165	XXX.

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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

QE10