PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

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ANNUAL STATEMENT

For the Year Ended December 31, 2010

of the Condition and Affairs of the

Metropolitan Property and Casualty Insurance Company

NAIC Group Code.....241, 241 (Current Period) (Prior Period)	NAIC Company Code..... 26298	Employer's ID Number..... 13-2725441
Organized under the Laws of Rhode Island	State of Domicile or Port of Entry Rhode Island	Country of Domicile US
Incorporated/Organized..... August 31, 1972	Commenced Business..... December 8, 1972	

Statutory Home Office	700 Quaker Lane….. Warwick ..... RI ..... 02886-6669 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	700 Quaker Lane….. Warwick ..... RI ..... 02886-6669 *(Street and Number) (City or Town, State and Zip Code)*	401-827-2400 *(Area Code) (Telephone Number)*
Mail Address	PO Box 350, 700 Quaker Lane….. Warwick ..... RI ..... 02887-0350 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	700 Quaker Lane….. Warwick ..... RI ..... 02886-6669 *(Street and Number) (City or Town, State and Zip Code)*	800-638-4208 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.metlife.com	
Statutory Statement Contact	Mark Allen Peterson *(Name)*	800-638-4208 *(Area Code) (Telephone Number) (Extension)*
	mapeterson@metlife.com *(E-Mail Address)*	401-827-2315 *(Fax Number)*

OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

Francis Donnantuono	William Douglas Moore	Maria Regina Morris	William Joseph Mullaney

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

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

(Signature)	(Signature)	(Signature)
William Douglas Moore	Maura Catherine Travers	Steven Jeffery Goulart
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 10th day of February 2011

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

Deborah L. Masterson
Notary
June 24, 2013

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	2,710,077,109	0	2,710,077,109	2,753,070,892
2. Stocks (Schedule D):				
2.1 Preferred stocks	243,227,595	0	243,227,595	211,704,291
2.2 Common stocks	765,133,034	1,416,146	763,716,888	750,047,870
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $............0 encumbrances)	264,177	0	264,177	265,678
4.2 Properties held for the production of income (less $............0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(100,477,728), Sch. E-Part 1), cash equivalents ($..........0, Sch. E-Part 2) and short-term investments ($..........0, Sch. DA)	(100,477,728)	0	(100,477,728)	(94,335,939)
6. Contract loans (including $..........0 premium notes)	0	0	0	0
7. Derivatives	496,182	0	496,182	88,669
8. Other invested assets (Schedule BA)	92,329,248	0	92,329,248	47,935,391
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	530	0	530	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,711,050,148	1,416,146	3,709,634,002	3,668,776,852
13. Title plants less $..........0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	42,003,376	0	42,003,376	42,449,261
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in course of collection	45,802,897	7,072,950	38,729,947	39,715,110
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	679,228,513	0	679,228,513	634,511,353
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,442,340	811,005	5,631,335	5,942,532
16.2 Funds held by or deposited with reinsured companies	134,881	0	134,881	139,642
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	2,210,411	0	2,210,411	9,533,606
18.2 Net deferred tax asset	152,831,515	33,100,101	119,731,414	115,468,645
19. Guaranty funds receivable or on deposit	3,218,197	0	3,218,197	3,291,398
20. Electronic data processing equipment and software	27,091,512	27,091,512	0	0
21. Furniture and equipment, including health care delivery assets ($..........0)	5,900,255	5,900,255	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care ($..........0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	379,472,750	79,102,156	300,370,594	299,953,269
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,055,386,795	154,494,125	4,900,892,670	4,819,781,668
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTALS (Lines 26 and 27)	5,055,386,795	154,494,125	4,900,892,670	4,819,781,668

DETAILS OF WRITE-INS

1101. Deposit made in connection with Invested Asset	530	0	530	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	530	0	530	0
2501. Advances	100,000	0	100,000	0
2502. COLI	276,769,522	0	276,769,522	268,192,025
2503. DAC Taxes Receivable	1,268,053	0	1,268,053	2,109,720
2598. Summary of remaining write-ins for Line 25 from overflow page	101,335,175	79,102,156	22,233,019	29,651,524
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	379,472,750	79,102,156	300,370,594	299,953,269

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,284,190,162	1,262,536,871
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	111,885	1,969,064
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	326,045,518	327,197,851
4.	Commissions payable, contingent commissions and other similar charges	37,035,028	38,182,762
5.	Other expenses (excluding taxes, licenses and fees)	84,568,993	76,954,719
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	13,896,138	12,992,882
7.1	Current federal and foreign income taxes (including $..........0 on realized capital gains (losses))	0	0
7.2	Net deferred tax liability	0	0
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....13,258,290 and including warranty reserves of $..........0)	1,247,378,253	1,200,627,844
10.	Advance premium	28,573,875	28,347,956
11.	Dividends declared and unpaid:		
	11.1 Stockholders	536,331	523,250
	11.2 Policyholders	3,000,000	5,623,526
12.	Ceded reinsurance premiums payable (net of ceding commissions)	5,632,680	6,638,073
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,850	1,850
14.	Amounts withheld or retained by company for account of others	39,401	41,342
15.	Remittances and items not allocated	2,120,431	2,805,540
16.	Provision for reinsurance (Schedule F, Part 7)	309,896	208,607
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	0	0
19.	Payable to parent, subsidiaries and affiliates	12,619,899	27,849,393
20.	Derivatives	264,302	841,403
21.	Payable for securities	92,132	100,173
22.	Payable for securities lending	0	0
23.	Liability for amounts held under uninsured plans	0	0
24.	Capital notes $..........0 and interest thereon $..........0	0	0
25.	Aggregate write-ins for liabilities	9,153,715	9,125,664
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	3,055,570,489	3,002,568,770
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	3,055,570,489	3,002,568,770
29.	Aggregate write-ins for special surplus funds	1,350,000	10,440,000
30.	Common capital stock	3,000,000	3,000,000
31.	Preferred capital stock	315,000,000	315,000,000
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	1,088,693,363	1,088,693,363
35.	Unassigned funds (surplus)	437,278,818	400,079,535
36.	Less treasury stock, at cost:		
	36.1 ....0.000 shares common (value included in Line 30 $..........0)	0	0
	36.2 ....0.000 shares preferred (value included in Line 31 $..........0)	0	0
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	1,845,322,181	1,817,212,898
38.	TOTALS (Page 2, Line 28, Col. 3)	4,900,892,670	4,819,781,668

DETAILS OF WRITE-INS

2501.	Accounts Payable - Other Insurers	3,769	0
2502.	Deferred Gain	1,921,650	1,921,650
2503.	Florida Hurricane CAT Fund Emergency Assessment	0	78,145
2598.	Summary of remaining write-ins for Line 25 from overflow page	7,228,296	7,125,869
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	9,153,715	9,125,664
2901.	Deferred Tax Asset Adjustment	1,350,000	10,440,000
2902.		0	0
2903.		0	0
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above)	1,350,000	10,440,000
3201.		0	0
3202.		0	0
3203.		0	0
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	2,936,485,937	2,918,864,891
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	1,720,185,174	1,635,973,035
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	305,772,116	290,534,271
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	773,014,091	798,266,125
5.	Aggregate write-ins for underwriting deductions	(117,140)	624,090
6.	Total underwriting deductions (Lines 2 through 5)	2,798,854,241	2,725,397,521
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	137,631,696	193,467,370
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	184,871,792	220,799,085
10.	Net realized capital gains (losses) less capital gains tax of $.....(2,786,981) (Exhibit of Capital Gains (Losses))	(6,807,587)	(43,067,061)
11.	Net investment gain (loss) (Lines 9 + 10)	178,064,205	177,732,024
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....4,503,783)	(4,503,783)	(5,089,950)
13.	Finance and service charges not included in premiums	7,113,247	8,051,784
14.	Aggregate write-ins for miscellaneous income	(1,563,890)	3,397,871
15.	Total other income (Lines 12 through 14)	1,045,574	6,359,705
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	316,741,475	377,559,099
17.	Dividends to policyholders	(1,108,922)	621,757
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)	317,850,397	376,937,342
19.	Federal and foreign income taxes incurred	61,910,973	91,453,520
20.	Net income (Line 18 minus Line 19) (to Line 22)	255,939,424	285,483,822
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,817,212,895	1,762,334,740
22.	Net income (from Line 20)	255,939,424	285,483,822
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....8,210,555	27,559,257	15,777,777
25.	Change in net unrealized foreign exchange capital gain (loss)	80,882	(13,293)
26.	Change in net deferred income tax	10,520,879	6,815,925
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28 Column 3)	(2,845,875)	41,291,001
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(101,289)	(93,338)
29.	Change in surplus notes	0	0
30.	Surplus (contributed to) withdrawn from protected cells	0	0
31.	Cumulative effect of changes in accounting principles	0	0
32.	Capital changes:		
	32.1 Paid in	0	0
	32.2 Transferred from surplus (Stock Dividend)	0	0
	32.3 Transferred to surplus	0	0
33.	Surplus adjustments:		
	33.1 Paid in	0	0
	33.2 Transferred to capital (Stock Dividend)	0	0
	33.3. Transferred from capital	0	0
34.	Net remittances from or (to) Home Office	0	0
35.	Dividends to stockholders	(264,393,992)	(304,823,739)
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37.	Aggregate write-ins for gains and losses in surplus	1,350,000	10,440,000
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	28,109,286	54,878,155
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,845,322,181	1,817,212,895

DETAILS OF WRITE-INS

0501.	2009 Private Passenger Auto North Carolina Escrow - Expense	(117,140)	624,090
0502.		0	0
0503.		0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	(117,140)	624,090
1401.	Cash Surrender Value of COLI	7,735,830	5,176,876
1402.	Group Property and Casualty - Misc. Other Commission	10,953	42,606
1403.	Other Income - Tax Examination	(624)	(848,618)
1498.	Summary of remaining write-ins for Line 14 from overflow page	(9,310,049)	(972,993)
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(1,563,890)	3,397,871
3701.	Deferred Tax Asset Adjustment	1,350,000	10,440,000
3702.		0	0
3703.		0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	1,350,000	10,440,000

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	2,940,906,471	2,925,121,538
2.	Net investment income	186,759,320	221,623,926
3.	Miscellaneous income	1,045,574	6,217,723
4.	Total (Lines 1 through 3)	3,128,711,365	3,152,963,187
5.	Benefit and loss related payments	1,699,906,364	1,699,082,024
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,072,378,402	1,122,409,882
8.	Dividends paid to policyholders	1,514,604	1,838,603
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)	54,134,622	90,187,892
10.	Total (Lines 5 through 9)	2,827,933,992	2,913,518,401
11.	Net cash from operations (Line 4 minus Line 10)	300,777,373	239,444,786
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	682,564,549	558,332,632
	12.2 Stocks	31,400,015	108,097,603
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	145,627,136	176,420,145
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	(84)
	12.7 Miscellaneous proceeds	0	6,339
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	859,591,700	842,856,635
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	644,777,861	598,577,025
	13.2 Stocks	47,526,740	62,755,613
	13.3 Mortgage loans	0	0
	13.4 Real estate	20,320	99,760
	13.5 Other invested assets	187,440,719	164,125,312
	13.6 Miscellaneous applications	416,084	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	880,181,724	825,557,710
14.	Net increase (decrease) in contract loans and premium notes	0	0
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	(20,590,024)	17,298,925
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
	16.5 Dividends to stockholders	264,380,911	305,121,992
	16.6 Other cash provided (applied)	(21,948,227)	50,627,386
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(286,329,138)	(254,494,606)
	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)	(6,141,789)	2,249,105
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	(94,335,939)	(96,585,044)
	19.2 End of year (Line 18 plus Line 19.1)	(100,477,728)	(94,335,939)

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

20.0001	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	5,115,602	3,328,228	3,489,797	4,954,033
2.	Allied lines	24,991	34,804	9,888	49,907
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	872,646,550	450,856,441	472,299,796	851,203,195
5.	Commercial multiple peril	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	33,531,209	17,525,172	17,458,477	33,597,904
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	14,163,877	7,300,043	7,491,189	13,972,731
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	10,136,097	1,337,968	1,357,296	10,116,769
16.	Workers' compensation	85,116	44,561	46,144	83,533
17.1	Other liability - occurrence	39,204,304	18,614,973	19,925,795	37,893,481
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	1,167,528,778	407,918,572	423,571,035	1,151,876,315
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	840,799,824	293,667,066	301,728,821	832,738,068
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	14	14	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	2,983,236,348	1,200,627,842	1,247,378,253	2,936,485,937

DETAILS OF WRITE-INS

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	3,489,797	0	0	0	3,489,797
2.	Allied lines	9,888	0	0	0	9,888
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	472,299,796	0	0	0	472,299,796
5.	Commercial multiple peril	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	17,458,477	0	0	0	17,458,477
10.	Financial guaranty	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0
12.	Earthquake	7,491,189	0	0	0	7,491,189
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	1,357,296	0	0	0	1,357,296
16.	Workers' compensation	46,144	0	0	0	46,144
17.1	Other liability - occurrence	19,867,934	57,861	0	0	19,925,795
17.2	Other liability - claims-made	0	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	423,571,035	0	0	0	423,571,035
19.3, 19.4	Commercial auto liability	0	0	0	0	0
21.	Auto physical damage	301,728,821	0	0	0	301,728,821
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	0	0	0	0	0
24.	Surety	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	14	0	0	14
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	1,247,320,377	57,875	0	0	1,247,378,253
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					1,247,378,253

DETAILS OF WRITE-INS

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire	6,586,049	138,647	0	0	1,609,094	5,115,602
2.	Allied lines	9,359,959	141,200	0	0	9,476,168	24,991
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	529,399,468	372,162,101	0	0	28,915,019	872,646,550
5.	Commercial multiple peril	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0
9.	Inland marine	18,852,925	15,553,620	0	0	875,336	33,531,209
10.	Financial guaranty	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0
12.	Earthquake	7,689,347	6,926,352	0	0	451,822	14,163,877
13.	Group accident and health	0	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0
15.	Other accident and health	10,136,097	0	0	0	0	10,136,097
16.	Workers' compensation	41,666	43,602	0	0	152	85,116
17.1	Other liability - occurrence	32,186,516	7,236,051	(3,711)	0	214,552	39,204,304
17.2	Other liability - claims-made	0	0	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	329,721,015	853,973,735	3,790,191	0	19,956,162	1,167,528,778
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	235,939,149	613,287,947	11,263	0	8,438,535	840,799,824
22.	Aircraft (all perils)	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0
29.	International	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	1,179,912,190	1,869,463,255	3,797,743	0	69,936,840	2,983,236,348

DETAILS OF WRITE-INS

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

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

If yes: 1. The amount of such installment premiums $..........0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $..........0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	2,448,207	57,064	0	2,505,271	1,821,309	1,816,577	2,510,003	50.7
2.	Allied lines	4,913,023	29,329	4,792,002	150,350	584,936	752,231	(16,945)	(34.0)
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	309,142,086	213,637,732	4,351,343	518,428,475	206,402,256	214,600,857	510,229,874	59.9
5.	Commercial multiple peril	0	0	0	0	0	0	0	0.0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	0	0	0	960	3,379	(2,419)	0.0
9.	Inland marine	6,231,343	5,318,506	1,534	11,548,315	5,614,326	5,987,013	11,175,629	33.3
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	1,327,703	1,424,313	(96,610)	(0.7)
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	3,999,632	0	0	3,999,632	935,095	878,288	4,056,439	40.1
16.	Workers' compensation	0	0	0	0	43,039	29,475	13,564	16.2
17.1	Other liability - occurrence	14,949,721	8,532,890	2,012,314	21,470,297	71,059,827	62,678,729	29,851,395	78.8
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0.0
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	196,863,518	542,373,949	14,468,643	724,768,824	979,528,096	953,802,682	750,494,238	65.2
19.3, 19.4	Commercial auto liability	0	0	0	0	0	61	(61)	0.0
21.	Auto physical damage	124,094,782	293,777,305	2,390,882	415,481,206	15,430,032	19,302,136	411,609,102	49.4
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23.	Fidelity	0	0	0	0	0	0	0	0.0
24.	Surety	0	0	0	0	0	0	0	0.0
26.	Burglary and theft	0	0	0	0	0	0	0	0.0
27.	Boiler and machinery	0	0	0	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Warranty	0	0	0	0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX	179,513	0	179,513	1,442,584	1,261,132	360,966	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	662,642,312	1,063,906,288	28,016,717	1,698,531,884	1,284,190,162	1,262,536,871	1,720,185,174	58.6

DETAILS OF WRITE-INS

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
	Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	1,678,963	45,086	0	1,724,049	92,048	5,426	214	1,821,309	282,137
2.	Allied lines	652,725	226,081	357,187	521,619	67,779	1,591	6,053	584,936	104,581
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	85,039,718	56,910,929	6,566,530	135,384,117	41,965,536	29,358,357	305,754	206,402,256	61,343,500
5.	Commercial multiple peril	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	960	0	960	0	0	0	960	0
9.	Inland marine	1,809,898	802,446	0	2,612,344	1,623,496	1,380,618	2,132	5,614,326	1,359,451
10.	Financial guaranty	0	0	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	147,687	0	147,687	594,096	585,920	0	1,327,703	129,672
13.	Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	935,095	0	0	935,095	0	0	0	(a) 935,095	0
16.	Workers' compensation	21,898	12,494	0	34,392	4,086	4,561	0	43,039	12,662
17.1	Other liability - occurrence	24,321,710	13,876,233	234,250	37,963,693	25,398,021	7,809,922	111,809	71,059,827	5,861,753
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	218,448,183	656,363,261	59,285,905	815,525,539	32,802,203	132,274,134	1,073,780	979,528,096	245,447,455
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	11,364,869	27,962,577	318,522	39,008,924	(9,438,829)	(14,266,058)	(125,994)	15,430,032	11,503,148
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	1,242,584	0	1,242,584	XXX	200,000	0	1,442,584	1,160
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	344,273,059	757,590,338	66,762,395	1,035,101,002	93,108,436	157,354,471	1,373,747	1,284,190,162	326,045,518

DETAILS OF WRITE-INS

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	11,799,572	0	0	11,799,572
1.2 Reinsurance assumed	29,198,707	0	0	29,198,707
1.3 Reinsurance ceded	1,330,387	0	0	1,330,387
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	39,667,892	0	0	39,667,892
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	102,069,728	0	102,069,728
2.2 Reinsurance assumed, excluding contingent	0	143,838,160	0	143,838,160
2.3 Reinsurance ceded, excluding contingent	0	10,341,074	0	10,341,074
2.4 Contingent - direct	0	4,143,496	0	4,143,496
2.5 Contingent - reinsurance assumed	0	5,035,258	0	5,035,258
2.6 Contingent - reinsurance ceded	0	0	0	0
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	244,745,568	0	244,745,568
3. Allowances to manager and agents	0	0	0	0
4. Advertising	146,584	50,211,549	0	50,358,133
5. Boards, bureaus and associations	1,172,097	7,670,752	0	8,842,849
6. Surveys and underwriting reports	0	20,789,766	0	20,789,766
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	136,284,062	164,246,357	1,631,520	302,161,939
8.2 Payroll taxes	10,375,502	13,086,317	94,230	23,556,049
9. Employee relations and welfare	35,817,837	45,847,940	160,098	81,825,875
10. Insurance	0	62,091	0	62,091
11. Directors' fees	0	0	0	0
12. Travel and travel items	3,731,173	6,922,354	98,571	10,752,098
13. Rent and rent items	12,863,390	22,872,371	190,681	35,926,442
14. Equipment	1,360,817	2,581,683	1,334	3,943,834
15. Cost or depreciation of EDP equipment and software	9,877,510	37,184,450	46,920	47,108,880
16. Printing and stationery	1,412,554	3,561,878	7,176	4,981,608
17. Postage, telephone and telegraph, exchange and express	6,185,660	24,061,550	14,446	30,261,656
18. Legal and auditing	2,939,575	700,650	80,883	3,721,108
19. Totals (Lines 3 to 18)	222,166,761	399,799,708	2,325,859	624,292,328
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....21,270	0	66,502,716	0	66,502,716
20.2 Insurance department licenses and fees	0	4,155,689	0	4,155,689
20.3 Gross guaranty association assessments	0	2,115,237	0	2,115,237
20.4 All other (excluding federal and foreign income and real estate)	0	1,269,466	0	1,269,466
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	74,043,108	0	74,043,108
21. Real estate expenses	0	104,050	0	104,050
22. Real estate taxes	0	115,314	0	115,314
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	43,937,463	54,206,343	1,594,091	99,737,897
25. Total expenses incurred	305,772,116	773,014,091	3,919,950	(a)........1,082,706,157
26. Less unpaid expenses - current year	326,045,519	135,500,157	0	461,545,676
27. Add unpaid expenses - prior year	327,197,851	128,130,363	0	455,328,214
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	306,924,448	765,644,297	3,919,950	1,076,488,695

DETAILS OF WRITE-INS

2401. LAD Service Fee	0	1,657,362	0	1,657,362
2402. Miscellaneous Expense	732,216	3,572,806	126,115	4,431,137
2403. Income from Services	(2,816,530)	(6,894,533)	0	(9,711,063)
2498. Summary of remaining write-ins for Line 24 from overflow page	46,021,777	55,870,708	1,467,976	103,360,461
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	43,937,463	54,206,343	1,594,091	99,737,897

(a) Includes management fees of $.....240,282,301 to affiliates and $.....25,760,266 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 414,245	278,904
1.1	Bonds exempt from U.S. tax	(a) 132,251,810	131,443,585
1.2	Other bonds (unaffiliated)	(a) 19,752,338	19,630,429
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 14,146,294	14,763,595
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	37,772	37,772
2.21	Common stocks of affiliates	21,000,000	21,000,000
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 1,913,747	1,913,747
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) (2,068)	220
8.	Other invested assets	46,032	46,032
9.	Aggregate write-ins for investment income	2,033,105	2,033,105
10.	Total gross investment income	191,593,275	191,147,389
11.	Investment expenses		(g) 3,919,950
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 2,333,825
14.	Depreciation on real estate and other invested assets		(i) 21,821
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		6,275,596
17.	Net investment income (Line 10 minus Line 16)		184,871,793

DETAILS OF WRITE-INS

0901.	Make Whole Provision	1,387,453	1,387,453
0902.	Miscellaneous Interest	(6,552)	(6,552)
0903.	Interest Received - Involuntary Reinsurance	658,516	658,516
0998.	Summary of remaining write-ins for Line 9 from overflow page	(6,312)	(6,312)
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	2,033,105	2,033,105
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....7,499,765 accrual of discount less $.....6,585,762 amortization of premium and less $.....4,945,412 paid for accrued interest on purchases.
(b) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued dividends on purchases.
(c) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued interest on purchases.
(d) Includes $..........0 for company's occupancy of its own buildings; and excludes $..........0 interest on encumbrances.
(e) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued interest on purchases.
(f) Includes $..........0 accrual of discount less $..........0 amortization of premium.
(g) Includes $..........0 investment expenses and $..........0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
(h) Includes $..........0 interest on surplus notes and $..........0 interest on capital notes.
(i) Includes $.....21,821 depreciation on real estate and $..........0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds	223,900	0	223,900	0	0
1.1	Bonds exempt from U.S. tax	(4,826,756)	0	(4,826,756)	0	0
1.2	Other bonds (unaffiliated)	384,613	(6,190,742)	(5,806,129)	4,750,196	(462,309)
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	1,092,113	0	1,092,113	14,331,195	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	11	(19,721)	(19,710)	(2,300)	0
2.21	Common stocks of affiliates	0	0	0	13,673,196	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	(474)	(474)	0	0
7.	Derivative instruments	(252,073)	0	(252,073)	431,812	543,191
8.	Other invested assets	(5,439)	0	(5,439)	2,585,713	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	(3,383,631)	(6,210,937)	(9,594,568)	35,769,812	80,882

DETAILS OF WRITE-INS

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	1,416,146	1,407,250	(8,896)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,416,146	1,407,250	(8,896)
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	7,072,950	9,254,546	2,181,596
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	811,005	977,746	166,741
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	33,100,101	35,052,546	1,952,445
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	27,091,512	26,713,854	(377,658)
21. Furniture and equipment, including health care delivery assets	5,900,255	6,973,200	1,072,945
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	79,102,156	72,619,109	(6,483,047)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	154,494,125	152,998,251	(1,495,874)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	154,494,125	152,998,251	(1,495,874)

DETAILS OF WRITE-INS

1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0
2501. Deferred Assets	(1)	(1)	0
2502. Deferred Expenses	18,258,733	18,289,925	31,192
2503. Pension Asset	60,843,998	54,330,681	(6,513,317)
2598. Summary of remaining write-ins for Line 25 from overflow page	(574)	(1,496)	(922)
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	79,102,156	72,619,109	(6,483,047)

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan Property and Casualty Insurance Company ("the Company") is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of MetLife, Inc ("MetLife"), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange. As of December 31, 2010, the Company owned 100% of the outstanding common stock of the following affiliated consolidated subsidiaries: Metropolitan Casualty Insurance Company ("Met CAS"), Metropolitan General Insurance Company ("Met GEN"), Metropolitan Group Property and Casualty Insurance Company ("Met Group"), Metropolitan Direct Property and Casualty Insurance Company ("Met Direct"), Economy Fire & Casualty Company ("EFAC"), and the Company reports its investment in Metropolitan Lloyds Insurance Company of Texas ("Met Lloyds") in Schedule BA (See Note 10.B.). As of December 31, 2010, the Company owned 100% of the outstanding common stock of the following affiliated unconsolidated subsidiaries: Metropolitan Lloyds, Inc., MetLife Auto & Home Insurance Agency, Inc., and Met P&C Managing General Agency, Inc.

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

The Company is authorized to sell property-liability insurance in 48 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Connecticut, Massachusetts, and New York for the year ended December 31, 2010. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

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

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

Summary of Significant Accounting Policies

A. Accounting Practices

The Company's statement is presented on the basis of accounting practices prescribed or permitted by the Rhode Island Department of Business Regulation, Insurance Division ("RI DBR, Insurance Division"). While the RI DBR, Insurance Division has the right to permit specific practices that may deviate from prescribed practices, the Company did not follow any permitted practices other than those prescribed by the RI DBR, Insurance Division.

The RI DBR, Insurance Division has adopted the National Association of Insurance Commissioners' statutory accounting practices ("NAIC SAP") as the basis of its statutory accounting practices.

Accounting practices and procedures of the NAIC are a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America ("GAAP"). The more significant differences are as follows:

(1) Investment in bonds are generally carried at amortized cost, while under GAAP, they are carried at either amortized cost or fair value based on their classification according to the Company's ability and intent to hold or trade the securities;
(2) Investments in common stocks are valued as prescribed by the Securities Valuation Office ("SVO") of the NAIC, while under GAAP, common stocks are reported at market value;
(3) Acquisition costs, such as commissions and other costs related to acquiring new business, are expensed as incurred, while under GAAP, they are deferred and amortized to income as premiums are earned or in relation to estimated gross profits;
(4) Prior to January 1, 2001, a Federal income tax provision was made only on a current basis for Statutory Accounting, while under GAAP, a provision was also made for deferred taxes on temporary differences between the financial reporting and tax bases of assets and liabilities. Subsequent to January 1, 2001, NAIC SAP requires an amount to be recorded for deferred taxes however, there are limitations as to the amount of deferred tax assets that may be reported as "admitted assets";
(5) Assets are reported under NAIC SAP as "admitted-asset" value and "non-admitted" assets are excluded through a charge against surplus, while under GAAP, "non-admitted assets" are reinstated to the balance sheet, net of any valuation allowance;
(6) The change in provision for reinsurance is charged or credited directly through surplus under NAIC SAP, while this provision is not recognized for GAAP purposes;
(7) The balance sheet under NAIC SAP is reported net of reinsurance, while under GAAP, the balance sheet reports reinsurance recoverables, including amounts related to losses incurred but not reported, and prepaid reinsurance premium as assets;
(8) Comprehensive income and its components are not presented in the statutory financial statements;
(9) Subsidiaries are included as common stock carried under the equity method, with the equity in net income of subsidiaries credited directly to the Company's surplus for NAIC SAP, while GAAP requires either consolidation or the equity in earnings of subsidiaries or net income of subsidiaries to be credited to the income statement; and
(10) Goodwill under GAAP is calculated as the difference between the cost of acquiring the entity and the fair value of the assets received and liabilities assumed. Under NAIC SAP, goodwill is calculated as the difference between the cost of acquiring the entity and the reporting entity's share of the historical book value of the acquired entity. However, under NAIC SAP the amount of goodwill recorded as an "admitted asset" is subject to limitations. In June 2001, SFAS No. 142, Goodwill and Other Intangible Assets significantly changed the method of accounting for intangible assets. Previous authoritative guidance presumed that goodwill and all other intangible assets were wasting assets, and thus the

amounts assigned them should be amortized in determining net income. SFAS No. 142 does not presume that those assets are wasting assets. Instead, goodwill and intangible assets that have indefinite useful lives will not be amortized but rather will be tested at least annually for impairment by comparing the fair values of those assets with their recorded amounts.

B. Use of Estimates

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are generally recognized as revenue on a pro rata basis over the policy term. The portion of the premiums written applicable to the unexpired terms of the policies is recorded as unearned premiums.

(1) Short-term investments include all investments whose maturities, at the time of acquisition, are one year or less and are stated in the same manner as comparable longer-term investments described below.
(2) Bonds not backed by other loans are generally stated at amortized cost unless rated by the NAIC as a 3, 4, 5, or 6 which are stated at the lower of amortized cost or fair value. Bonds not backed by other loans are amortized using the scientific method.
(3) Common stocks of non-affiliates are stated at fair value except for investments in stock of uncombined subsidiaries and affiliates in which the Company has a controlling interest, see Note 1C(7).
(4) Redeemable preferred stocks are generally stated at cost or amortized cost unless they have a NAIC rating designation of 3, 4, 5, or 6 which are stated at the lower of cost, amortized cost or fair value. Perpetual preferred stocks are generally stated at cost unless they have a NAIC rating designation of 3, 4, 5 or 6 which are stated at the lower of cost or fair value.
(5) The Company has no mortgage loans.
(6) Mortgage-backed bonds included in bonds are generally stated at amortized cost using the scientific method unless they have a NAIC rating designation of 3, 4, 5 or 6 which are stated at the lower of amortized cost or fair value. Amortization of the discount or premium from the purchase of these securities considers the estimated timing and amount of prepayments of the underlying mortgage loans. Actual prepayment experience is periodically reviewed and effective yields are recalculated when differences arise between the prepayments originally anticipated and the actual prepayments received and currently anticipated. For credit-sensitive mortgage-backed and asset-backed bonds and certain prepayment-sensitive bonds (e.g., interest-only securities) the effective yield is recalculated on a prospective basis. For all other mortgage-backed and asset-backed bonds the effective yield is recalculated on a retrospective basis.

    Effective December 31, 2010, the NAIC adopted a revised rating methodology for loan-backed and structured securities, including asset backed securities, that are not modeled. For these securities, the NAIC relies on NAIC Acceptable Rating Organization (“ARO”) ratings to determine the initial NAIC designation, which is derived from the second lowest ARO rating, with the modification that any rating which does not have either an effective date or confirmed evaluation date that is less than 12 months old as of December 31, 2010 cannot be used as an ARO rating. The second lowest ARO rating is used to determine the carrying value of the security, which is based on the NAIC’s estimate of expected losses, using an NAIC published formula. The carrying value of the security determines its final NAIC designation, which is used for reporting in the annual statement and in RBC calculations. This revised methodology does not apply to NAIC 1 and NAIC 6 securities which are carried at the second lowest ARO designation.
(7) For investments in stocks of uncombined subsidiaries and affiliates in which holdings the Company has an interest of 10% or more are carried on the equity basis. The change in the stated value is recorded as a change in net unrealized capital gains (losses), a component of unassigned surplus.
(8) Investments in partnerships, joint ventures and limited liability corporations are accounted for under the equity method of accounting. Undistributed earnings of these entities are recognized in the unrealized gains or losses.
(9) For derivative accounting policy, see Note 8.
(10) For premium deficiency reserve policy, see Note 30.
(11) The liability for unpaid reported losses is based on a case by case estimate (case reserves) for most lines of business, for the other lines of business, unpaid losses are based on average "statistical" reserves. There is an additional overall estimate (supplemental reserves for several specific lines of business) based on the Company’s past experience, this is also known as an additional reserve on known claims. A provision also is made for losses incurred but not reported on the basis of estimates and past experience modified for current trends and estimates of expenses for investigating and settling claims, reduced for anticipated salvage and subrogation. The liability for unpaid losses on business assumed is based in part on reports received from ceding companies.

    Management believes that the liability for unpaid losses and loss adjustment expenses is adequate to cover ultimate unpaid losses and loss adjustment expenses incurred. However, such liability is necessarily based on estimates, and the ultimate liability may vary significantly from such estimates. In accordance with industry practice, the Company regularly reviews its estimated liability, and any adjustments are reflected in the period in which they become known. In accordance with guidelines established by the NAIC, the liability for unpaid losses at December 31, 2010 is reported net of estimated salvage and subrogation recoverable.
(12) The Company has not modified its capitalization policy from the prior year end.
(13) The Company does not have pharmaceutical rebate receivables.
(14) EDP equipment and operating system software are stated at cost, less accumulated depreciation. Furniture and fixtures, leasehold improvements and non-operating system computer software are classified as non-admitted assets. Changes in non-admitted assets are recorded as a charge or credit to surplus.

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

The cost basis of EDP equipment and operating system software was $15,912,135 and $15,859,328 at December 31, 2010 and 2009, respectively. Accumulated depreciation of EDP equipment and operating system software was $15,674,881 and $15,516,108 at December 31, 2010 and 2009, respectively. Related depreciation expense was $158,773 and $319,052 for the years ended December 31, 2010 and 2009, respectively.

The cost basis of furniture and fixtures, equipment, leasehold improvements and computer software was $165,132,036 and $155,751,526 at December 31, 2010 and 2009, respectively. Accumulated depreciation of furniture and fixtures, equipment, leasehold improvements and computer software was $133,936,744 and $123,504,013 at December 31, 2010 and 2009, respectively. Related depreciation expense was $10,559,278 and $9,265,809 at December 31, 2010 and 2009, respectively.

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

2. Accounting Changes and Corrections of Errors

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

3. Business Combinations and Goodwill

A. Statutory Purchase Method

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

The cost of acquiring the Economy Companies was $442,056,365 and the amount of goodwill was $159,462,713. The amortization of goodwill recorded was $0 and $11,359,739 for the periods ended December 31, 2010 and December 31, 2009, respectively, which was recorded as unrealized capital gains and had no effect on the Income Statement. As of September 30, 2009, the goodwill was fully amortized.

B. Statutory Merger

Not Applicable.

C. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

(1) Prepayment assumptions were obtained from published broker dealer values and internal estimates.
(2) Not Applicable.
(3) Not Applicable.
(4) At December 31, 2010, the estimated fair value and gross unrealized losses for loan-backed and structured securities, aggregated by length of time the securities have been in a continuous loss position are as follows:

Less than 12 months		Equal to or greater than 12 months		Total	
Estimated fair value	Gross unrealized loss	Estimated fair value	Gross unrealized loss	Estimated fair value	Gross unrealized loss
0	0	6,882,756	1,118,210	6,882,756	1,118,210

(5) The Company performs a regular evaluation, on a security-by-security basis, of its securities holdings in accordance with its other-than-temporary impairment policy in order to evaluate whether such investments are other-than-temporarily impaired. Management considers a wide range of factors about the security issuer and uses its best judgment in evaluating the cause of the decline in the estimated fair value of the security and in assessing the prospects for near-term recovery including fundamentals of the industry and geographic area in which the security issuer operates, and overall macroeconomic conditions.

Projected future cash flows are estimated using assumptions derived from management's best estimates of likely scenario-based outcomes after giving consideration to a variety of variables that include, but are not limited to: (i) general payment terms of the security; (ii) the likelihood that the issuer can service the scheduled interest and principal payments; (iii) the quality and amount of any credit enhancements; (iv) the security's position within the capital structure of the issuer; (v) possible corporate restructurings or asset sales by the issuer and (vi) changes to the rating of the security or the issuer by rating agencies.

Additional considerations are made when assessing the unique features that apply to certain loan-backed and structured securities including, but not limited to: (i) the quality of underlying collateral; (ii) expected prepayment speeds; (iii) current and forecasted loss severity; (iv) consideration of the payment terms of the underlying assets backing a particular security and (v) the payment priority within the tranche structure of the security.

For loan-backed and structured securities in an unrealized loss position as summarized in the immediately preceding table, the Company does not have the intent to sell the securities; has the intent and ability to retain the security for a period of time sufficient to recover the carrying value of the security; and based on the cash flow modeling and other considerations as described above, believes these securities are temporarily impaired and not other-than-temporarily impaired.

E. Repurchase Agreements and/or Securities Lending Transactions

Not Applicable.

F. Real Estate

Not Applicable.

G. Low Income Housing Tax Credits

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable.

7. Investment Income

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

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

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

8. Derivative Instruments

Overview

Derivatives are financial instruments whose values are derived from interest rates, foreign currency exchange rates, or other financial indices. Derivatives may be exchange-traded or contracted in the over-the-counter market. The Company uses swaps to manage risks relating to its ongoing business.

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

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

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

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

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

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

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

Types of Derivative Instruments

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

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

Fair Value Hedges

The Company held no fair value hedges during the years ended December 31, 2010 and 2009.

Cash Flow Hedges

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

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

For the years ended December 31, 2010 and 2009, there were no gains (losses) related to cash flow derivatives that no longer qualify for hedge accounting or for which the Company removed the hedge designation.

In certain instances, the Company discontinues cash flow hedge accounting because it was no longer probable that the original forecasted transactions would occur by the end of the originally specified time period or within two months of that date. For the years ended December 31, 2010 and 2009, there were no gains (losses) related to such discontinued cash flow hedges.

There were no hedged forecasted transactions, other than the receipt or payment of variable interest payments, for the years ended December 31, 2010 and 2009.

Non-Qualifying Derivatives

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

Credit Risk

The Company enters into various collateral arrangements, which require both the pledging and accepting of collateral in connection with its over-the-counter derivative instruments. As of December 31, 2010 and 2009 the Company had not pledged or accepted collateral in connection with the collateral agreements.

The Company's collateral arrangements for its over-the-counter derivatives generally require the counterparty in a net liability position, after considering the effect of netting agreements, to pledge collateral when the fair value of that counterparty's derivatives reaches a pre-determined threshold. Certain of these arrangements also include credit-contingent provisions that provide for a reduction of these thresholds (on a sliding scale that converges toward zero) in the event of downgrades in the credit ratings of the Company and/or the counterparty. In addition, certain of the Company's netting agreements for derivative instruments contain provisions that require the Company to maintain a specific investment grade credit rating from at least one of the major credit rating agencies. If the Company's credit ratings were to fall below that specific investment grade credit rating, it would be in violation of these provisions, and the counterparties to the derivative instruments could request immediate payment or demand immediate and ongoing full overnight collateralization on derivative instruments that are in a net liability position after considering the effect of netting agreements.

9. Income Taxes

A. The Company has met the necessary RBC levels to be able to admit the increased amount of DTAs available under SSAP 10R and has elected to admit DTAs. This current year election is the same as the election made for the prior reporting period.

The components of net DTA/DTL as of December 31, consisted of the following:

	December 31, 2010		
	Ordinary	Capital	Total
Total gross DTA	$ 144,422,155	$ 27,815,295	$ 172,237,450
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	144,422,155	27,815,295	172,237,450
Total DTL	(19,405,935)	-	(19,405,935)
Net DTA	125,016,220	27,815,295	152,831,515
DTA nonadmitted in accordance with SSAP 10R	(5,284,806)	(27,815,295)	(33,100,101)
Total net admitted DTA/(DTL)	$ 119,731,414	$ -	$ 119,731,414

	December 31, 2009		
	Ordinary	Capital	Total
Total gross DTA	$ 137,134,956	$ 26,492,759	$ 163,627,715
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	137,134,956	26,492,759	163,627,715
Total DTL	(13,106,524)	-	(13,106,524)
Net DTA	124,028,432	26,492,759	150,521,191
DTA nonadmitted in accordance with SSAP 10R	(8,559,787)	(26,492,759)	(35,052,546)
Total net admitted DTA/(DTL)	$ 115,468,645	$ -	$ 115,468,645

	Change		
	Ordinary	Capital	Total
Total gross DTA	$ 7,287,199	$ 1,322,536	$ 8,609,735
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	7,287,199	1,322,536	8,609,735
Total DTL	(6,299,411)	-	(6,299,411)
Net DTA	987,788	1,322,536	2,310,324
DTA nonadmitted in accordance with SSAP 10R	3,274,981	(1,322,536)	1,952,445
Total net admitted DTA/(DTL)	$ 4,262,769	$ -	$ 4,262,769

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

	December 31, 2010		
	Ordinary	Capital	Total
Prior years Federal income taxes paid that can be recovered through loss carrybacks (10.a.)	$ -	$ -	$ -
DTA, lesser of:			
Expected to be recognized within one year (10.b.i.)	107,941,414	-	107,941,414
Ten percent of adjusted capital and surplus (10.b.ii)	-	-	-
Adjusted gross DTA offsetting existing DTL (10.c.)	19,405,935	-	19,405,935
DTA adjustment, lesser of:			
Expected to be recognized within three years (10.e.ii.(a))	11,790,000	-	11,790,000
Fifteen percent of adjusted capital and surplus (10.e.ii.(b))	-	-	-
Total admitted DTA	139,137,349	-	139,137,349
Total DTL	(19,405,935)	-	(19,405,935)
Total net admitted DTA/(DTL)	$ 119,731,414	$ -	$ 119,731,414
RBC level used in paragraph 10.d.:			
Total adjusted capital			$ 1,845,322,181
Authorized control level			$ 156,256,463

The following amounts were used in the RBC calculation:

	December 31, 2010		
	With ¶ 10.a.-c.	With ¶ 10.a.-e.	Change
Admitted DTA	$ 107,941,414	$ 119,731,414	$ 11,790,000
Admitted assets	$ 4,889,102,668	$ 4,900,892,668	$ 11,790,000
Statutory surplus	$ 1,833,532,181	$ 1,845,322,181	$ 11,790,000

	December 31, 2009		
	Ordinary	Capital	Total
Prior years Federal income taxes paid that can be recovered through loss carrybacks (10.a.)	$ -	$ -	$ -
DTA, lesser of:			
Expected to be recognized within one year (10.b.i.)	105,028,645	-	105,028,645
Ten percent of adjusted capital and surplus (10.b.ii)	-	-	-
Adjusted gross DTA offsetting existing DTL (10.c.)	13,106,524	-	13,106,524
DTA adjustment, lesser of:			
Expected to be recognized within three years (10.e.ii.(a))	10,440,000	-	10,440,000
Fifteen percent of adjusted capital and surplus (10.e.ii.(b))	-	-	526
Total admitted DTA	128,575,169	-	128,575,169
Total DTL	(13,106,524)	-	(13,106,524)
Total net admitted DTA/(DTL)	$ 115,468,645	$ -	$ 115,468,645
RBC level used in paragraph 10.d.:			
Total adjusted capital			$ 1,817,212,897
Authorized control level			$ 179,198,796

The following amounts were used in the RBC calculation:

	December 31, 2009		
	With ¶ 10.a.-c.	With ¶ 10.a.-e.	Change
Admitted DTA	$ 105,028,645	$ 115,468,645	$ 10,440,000
Admitted assets	$ 4,809,321,668	$ 4,819,761,668	$ 10,440,000
Statutory surplus	$ 1,806,772,897	$ 1,817,212,897	$ 10,440,000

Management believes the Company will be able to utilize the deferred tax assets in the future without any tax planning strategies.

B. There are no DTLs which are not recognized.

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

	December 31, 2010	December 31, 2009
Federal	$ 61,910,973	$ 91,453,520
Foreign	-	-
Total income tax on gain from operations	61,910,973	91,453,520
Federal income tax expense (benefit) on capital gains/(losses)	(2,786,981)	(3,606,964)
Utilization of capital loss carry-forwards	-	-
Other	-	-
Federal and foreign income taxes incurred	$ 59,123,992	$ 87,846,556

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

DTA resulting from book/income tax differences in:	December 31, 2010	December 31, 2009	Change
Capital loss carryforward	$ 11,938,244	$ 8,425,331	$ 3,512,913
Employee benefits	13,086,011	6,999,517	6,086,494
Investments	-	3,297,776	(3,297,776)
Investments - capital	15,877,051	18,067,428	(2,190,377)
Nonadmitted assets	42,487,909	41,280,997	1,206,912
Other	875,146	70,146	805,000
Reserves	87,973,089	85,486,520	2,486,569
Total DTA - (admitted and nonadmitted)	172,237,450	163,627,715	8,609,735
Total DTA - (nonadmitted)	(33,100,101)	(35,052,546)	1,952,445
Total DTA - (admitted)	$ 139,137,349	$ 128,575,169	$ 10,562,180
DTL resulting from book/income tax differences in:			
Investments	$ (3,297,399)	$ -	$ (3,297,399)
Property and equipment	(16,108,536)	(13,106,524)	(3,002,012)
Total DTL	$ (19,405,935)	$ (13,106,524)	$ (6,299,411)
Net admitted DTA/(DTL)	$ 119,731,414	$ 115,468,645	$ 4,262,769
		Tax effect of change in nonadmitted assets	(1,952,445)
		Tax effect of unrealized gains (losses)	8,210,555
		Change in net DTA	$ 10,520,879

NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2010
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 35%	$ 106,280,294
Net realized capital gains (losses) @ 35%	(3,358,099)
Tax effect of:	
Change in nonadmitted assets	(1,206,912)
Dividend received deduction	(3,082,385)
Meal & Entertainment	223,947
Other	1,750
Penalties	32,054
Prior years adjustments and accruals	(8,475,529)
Tax exempt income	(41,812,007)
Total statutory income taxes (benefit)	$ 48,603,113
Federal and foreign income taxes incurred including tax on realized capital gains	$ 59,123,992
Change in net DTA	(10,520,879)
Total statutory income taxes (benefit)	$ 48,603,113

E. (1) As of December 31, 2010, the Company had no net ordinary loss carryforwards.

The Company has net capital loss carryforwards which will expire as follows:

Year of expiration	Net capital loss carryforwards
2011	$ -
2012	-
2013	-
2014	24,514,703
2015	9,594,566
	$ 34,109,269

The Company had no tax credit carryforwards.

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

Year	Amount
2008	$ 86,397,867
2009	81,787,012
2010	71,264,081
	$ 239,448,960

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

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

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

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

(2) The consolidating companies are subject to a tax allocation agreement which allocates tax liabilities in accordance with the IRC, as amended, and provide that members shall receive reimbursement to the extent that their tax benefits result in a reduction of the consolidated tax liability.

NOTES TO FINANCIAL STATEMENTS

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

A. The Company is a wholly owned subsidiary of MetLife, Inc. (“MetLife”), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange.

B. – C.

(1) For transactions by the Company and any affiliated insurer with any affiliate, see Note 13 and Schedule Y Part 2.
(2) The Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA with a book value of $7,858,644 and a statement value of $14,991,616 on page 2.
(3) The Company is a party to service agreements with its affiliates. See Note 10.F. for details. The Company establishes guidelines for reasonable determination of costs and services provided, based on time spent or use of services, and charges its subsidiaries for services rendered. The charges for such services to the Company were $259,911,880 and $266,251,902 during 2010 and 2009, respectively. The charges to the Company for services from Metropolitan Life Insurance Company (“MLIC”) were $253,499,420 and $257,554,181 during 2010 and 2009, respectively with balances due to MLIC of $12,844,733 and $25,863,899 as of December 31, 2010 and December 31, 2009, respectively. The charges to the Company for services from MetLife Group, Inc. were $6,412,460 and $8,697,721 during 2010 and 2009, respectively with balances due to MetLife Group, Inc. of $0 and $539,640 as of December 31, 2010 and December 31, 2009, respectively.
(4) Restated Quota Share Reinsurance Treaty

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

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

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

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

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

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

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

All members are party to reinsurance agreements with non-affiliated reinsurers covering business subject to the restated quota share reinsurance agreement. All members have a contractual right of direct recovery from the non-affiliated reinsurer.

There are no discrepancies between entries regarding reinsurance business on the assumed and ceded reinsurance schedules of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other quota share participants.

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

(5) Asset Transfers

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

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

For the year ended December 31, 2010, there was no change in the Company's deferred gain liability of $1,921,650 as a result of the sale of the investments to independent third parties.

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

	December 31, 2010 Due From (To)	December 31, 2009 Due From (To)
CRB Co. Inc.	$ 0	$ 5
Economy Fire & Casualty Company	2,339	(158,743)
Economy Preferred Insurance Company	2,542	(43,001)
Economy Premier Assurance Company	548,998	(395,916)
General American Life Insurance Company	0	(280,304)
Met Tower Realty Company	0	9
MetLife Affiliated Insurance Agency	(102)	0
MetLife Auto & Home Insurance Agency, Inc.	(19,167)	(5,250)
MetLife Bank	39,815	51,422
MetLife General Insurance Agency	(80,927)	(77,322)
MetLife Group, Inc.	0	(539,640)
MetLife Insurance Company (MetLife)	(12,844,733)	(25,863,899)
MetLife Investors Group	0	229
MetLife Services and Solutions	0	(315,427)
MetLife, Inc. (MET)	(111,526)	412,347
Metropolitan Casualty Insurance Company	49,541	(204,265)
Metropolitan Direct Property and Casualty Insurance Company	(52,976)	(76,292)
Metropolitan General Insurance Company	(16,898)	(67,419)
Metropolitan Group Property and Casualty Insurance Company	179,827	(71,204)
Metropolitan Lloyds Insurance Company of Texas	(317,352)	(211,971)
New England Life Insurance Company	719	(2,799)
One Madison Investments	0	8
Safeguard Health Plans	0	44
Total	$ (12,619,900)	$ (27,849,393)

E. Not Applicable

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

The Company is a party to service agreements with its affiliates, Metropolitan Life Insurance Company ("MLIC"), MetLife Services and Solutions, LLC and MetLife Group, Inc., that provide for personnel, facilities, and equipment to be made available and for a broad range of services to be rendered. Personnel, facilities, equipment, and services are requested by the Company as deemed necessary for its business and investment operations. These agreements involve cost allocation arrangements, under which the Company pays for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the services provided.

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

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

H. Not Applicable
I. Not Applicable
J. Not Applicable.
K. Not Applicable.
L. Not Applicable.

11. Debt

Not Applicable.

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

A. Defined Benefit Plan

Not Applicable.

B. Defined Contribution Plan

Not Applicable.

C. Multiemployer Plan

Not Applicable.

D. Consolidated/Holding Company Plans – Pension and Postretirement

Savings and Investment Plans - MLIC sponsors and administers qualified and non-qualified defined contribution savings and investment plans in which substantially all employees of the Company participate. A portion of employee contributions are matched in accordance with the terms of the respective plans. Under agreement between the Company and MLIC, the Company is responsible to reimburse MLIC for any such matching contributions made on behalf of the employees of the Company. The Company made contributions and recognized a corresponding expense of $7.269 million and $7.337 million, respectively, related to these plans for the years ended December 31, 2010 and 2009.

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

The Company records a prepaid or accrued pension benefit cost equivalent based on its participation in the qualified pension plan's assets and accrued benefit obligation. The Company recorded prepaid pension benefit cost equivalents of $60.844 million and $54.331 million at December 31, 2010 and 2009, respectively, which were reported as non-admitted assets.

Under agreement with MLIC, the Company is allocated expense equal to the actuarially determined net periodic benefit cost accrued with respect to its employees. The Company's allocated expense with respect to the qualified defined benefit pension plan was $16.346 million and $16.732 million for the years ended December 31, 2010 and 2009, respectively.

The Company reimburses MLIC for any required or discretionary contributions made to the qualified pension plan, determined as an amount equal to the pro-rata portion of the obligation accrued on behalf of the employees of the Company to the total benefit obligation of the plan. During the year ended December 31, 2010, the Company's reimbursement to MLIC was $22.859 million. No contribution reimbursement was made during 2009.

MLIC also sponsors and administers a non-qualified defined benefit pension plan that provides benefits, in excess of amounts permitted by government agencies, to certain executive level employees of the Company on substantially the same terms as those of the qualified plan. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the non-qualified defined benefit pension plan was $1.060 million and $1,244 million for the years ended December 31, 2010 and 2009, respectively. At December 31, 2010, the Company reports accrued pension benefit cost under MLIC. The Company reported accrued pension benefit cost equivalents related to the non-qualified defined benefit pension plan of $10.287 million at December 31, 2009, which is included in accrued expenses. As an unfunded obligation, the Company's contributions represent benefit payments to its retired employees. Such benefit payments totaled $0.314 million for the year ended December 31, 2009.

E. Postemployment Benefits and Compensated Absences

Postemployment and Other Postretirement Benefit Plans - Employees and retirees who meet age and service criteria while working for the Company may become eligible for postemployment and other postretirement medical and life benefits, at various levels, in accordance with the applicable plans. These postemployment and other postretirement benefit plans are also sponsored and administered by MLIC. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the postemployment and other postretirement benefit plans was $11.499 million and $10.661 million for the years ended December 31, 2010 and 2009, respectively. Accrued postemployment and other postretirement benefit cost equivalents, which are included in accrued expenses, were $55.741 million and $48.313 million at December 31, 2010 and 2009, respectively. Although MLIC has partially funded the other postretirement and postemployment plans, it has been its practice to fund benefit payments as they come due from general assets. Accordingly, the Company reimbursed MLIC for benefit payments to its retirees and employees in the amount of $3.668 million and $4.159 million for the years ended December 31, 2010 and 2009, respectively.

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

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

(1) The Company has 315,000 shares authorized, 315,000 shares issued and outstanding of Series C Adjustable Rate Cumulative Preferred Stock with a par value per share of $1,000 as of December 31, 2010 and a maturity date on or before December 8, 2036. The Company has 1,000 shares authorized, issued, and outstanding of common stock with a par value per share of $3,000 as of December 31, 2010.

(2) On December 6, 2006, the Company received approval from the RI DBR, Insurance Division to redeem 315,000 shares of its issued and outstanding Series B Adjustable Rate Preferred Stock and issue 315,000 shares of Series C Adjustable Rate Preferred Stock. In a noncash transaction on December 8, 2006, the Company redeemed 315,000 shares of its Series B Adjustable Preferred Stock and issued 315,000 shares of Series C Adjustable Rate Preferred Stock. The Series C Adjustable Rate Preferred Stock shall be redeemed on or before the December 8, 2036. The dividend payment dates and dividend rates are unchanged from the Series B Adjustable Rate Preferred Stock. Preferred dividends are payable quarterly in arrears beginning February 15, 2007 at the Applicable Rate which will be recalculated on the first business day after each quarterly dividend payment date based on the product of (1 – the highest federal income tax rate for corporations applicable during such dividend period) times (the “AA” Composite Commercial Paper (Financial) Rate + 180 basis points). Dividends paid on preferred stock were $4,380,911 and $5,121,992 for the periods ended December 31, 2010 and 2009, respectively. Dividends paid on common stock were $260,000,000 and $300,000,000 for the periods ended December 31, 2010 and 2009, respectively.

(3) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MetLife and its affiliates as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next preceding two calendar years net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MetLife and its affiliates in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the RI DBR, Insurance Division and the RI DBR, Insurance Division does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the RI DBR, Insurance Division has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. The Company may not pay any common or preferred stock dividends to MetLife and its affiliates in 2011 without prior regulatory approval from the RI DBR, Insurance Division..

(4) On October 7, 2010 the Company’s Board of Directors approved an extraordinary cash dividend of up to $260 million on its outstanding common stock, payable to MetLife on or before December 1, 2010. The Company received approval for this common stock dividend from the RI DBR, Insurance Division on November 12, 2010 and paid the dividend of $260 million on November 30, 2010. The Company paid extraordinary preferred stock dividends of $1,046,500, $1,047,808, $1,203,475, and $1,083,128 on February 15, 2010, May 14, 2010, August 13, 2010, and November 15, 2010, respectively, to MetLife Credit Corp. The Company received approval for these preferred stock dividends from the RI DBR, Insurance Division on January 14, 2010 for the February dividend payment, on April 15, 2010 for the May dividend payment, on July 9, 2010 for the August dividend payment, and on October 27, 2010 for the November dividend payment.

(5) Subject to the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

(6) - (8)
Not Applicable.

(9) The Company increased its Schedule BA investment in Met Lloyds by $500,000. On October 6, 2010, ten underwriters contributed $227,272.72 and one underwriter contributed $227,272.73 for a total of $2.5 million to establish the guaranty fund of the Met Lloyds in accordance with its articles of agreement. Each underwriter has a trust agreement with Metropolitan Lloyds, Inc., a wholly owned affiliated unconsolidated subsidiary of the Company and the attorney-in-fact of Met Lloyds. On February 10, 2010, the Texas legislature passed Bill 1476 (“HB 1476”), which increases minimum capital and surplus requirements for companies engaging in property and casualty business of insurance. Specifically, the new legislation amends Section 822.054 of the Insurance Code, to require P&C insurers in Texas to have $2.5 million in capital and $2.5 million in surplus. P&C insurers already authorized in Texas as of September 1, 2009, may increase their capital and surplus incrementally, in accordance with the schedules set forth within the text of the law. Full compliance must be reached for both capital and surplus no later than December 31, 2019. Specifically, HB 1476 amends Texas Insurance Code §822.054 to require property and casualty carriers in Texas to have $2.5 million in capital and $2.5 million in surplus. All subject companies must meet the increased capital and surplus requirements. HB 1476 further amends Texas Insurance Code §822.212 to allow P&C insurers already authorized in Texas (as of September 1, 2009) to increase their capital incrementally, with full compliance reached by December 31, 2019, pursuant to the schedule outlined in revised Texas Insurance Code §822.212(a). The Department has determined to also allow property and casualty insurers already authorized in Texas (as of September 1, 2009) to increase their surplus incrementally at the same rate as capital increases, with full compliance also to be reached by December 31, 2019. Without the phase-in, companies would be required to meet the increased minimum surplus requirements set out in HB 1476 as of September 1, 2009.

(10) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was $45,210,604.

(11) - (13)
Not Applicable.

14. Contingencies

A. Contingent Commitments

The Company makes commitments to fund partnership investments. The amounts of these unfunded commitments were $4,284,892 and $825,961 at December 31, 2010 and 2009, respectively. The Company anticipates that these amounts will be invested in partnerships over the next five years. See Schedule BA Part 1 for details.

B. Assessments

(1) Guaranty Fund Assessments

The Company had initially estimated and recorded an accrual related primarily to the Reliance Insurance Company insolvency resulting in a liability of $6,641,426 and an asset of $2,828,724 for future premium tax offsets. There is no method to determine as to when these payments will be paid out or when all the premium tax offsets will be taken. The Company recorded charges to operations of $0 as of December 31, 2010 and December 31, 2009. In June 2007, the accrual for the State of New York was removed. The Reliance insolvency and related accrual for New York is processed as part of the New York Property Casualty Fund. The New York Property Casualty Fund accrual has been included in the taxes, licenses and fees financial statement line. In addition, minor adjustments were made to several states (Florida, Mississippi, New Hampshire, Rhode Island, Missouri, and Tennessee) resulting in a guaranty fund liability of $4,270,733 and a guaranty fund asset of $2,683,383 as of December 31, 2010 for the Reliance insolvency.

(2) Other Assessments

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

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

Due to a decrease in the Company’s share of losses of Hurricane Ike as of June 30, 2009, the Company reversed the accrual of $11,115,000 for expected future assessments that it expects to recover through premium tax offsets. In addition, the remaining accrual of $1,345,500 of the amount assessed to date, which is expected to be recouped through premium tax credits filings over the next 5 years, and reduced by $269,100 in premium tax credits applied by the Company against its 2008 tax liability, was initially recorded entirely by the Company. This amount relates to the Company as well as several of its subsidiaries: Met CAS, Met GEN, Met Direct, Met Group, and Met Lloyds. In June 2009, the Texas Comptroller’s Office provided a breakdown of the premium tax credit by writing company. The premium tax credits for the Company’s affiliates were recorded by the Company’s affiliates as of June 30, 2009, reducing the Company’s share in recoverable state assessments. The Company’s share in recoverable state assessments as of December 31, 2010 is $22,802.

C. Gain Contingencies

Not Applicable.

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

The dollar amount of any claims/losses related to extra contractual obligation lawsuits or bad faith lawsuits paid during the reporting period was $2,308,000 for a total of 0 to 25 such claims on a per-claim basis.

E. All Other Contingencies

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

Two purported nationwide class actions have been filed against the Company in Illinois. One suit claims breach of contract and fraud due to the alleged underpayment of medical claims arising from the use of a purportedly biased provider fee pricing system. A motion for class certification was argued on November 10, 2008 and in December 2010, the trial court granted certification. The Company is seeking leave with the court to appeal its decision. The second suit claims breach of contract and fraud arising from the alleged use of preferred provider organizations to reduce medical provider fees covered by the medical claims portion of the insurance policy. The fraud claim has been dismissed by the court.

A purported class action has been filed against the Company in Oklahoma. The suit claims breach of contract and fraud arising from the alleged use of preferred provider organizations to reduce medical provider fees covered by the medical claims portion of the insurance policy. The Company’s motion to dismiss the suit was denied. The plaintiff has filed a motion for class certification and the Company has filed an objection.

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

A bad faith suit has been filed against Met Group in Arizona state court by a former insured alleging that Met Group improperly refused to deem his vehicle a total loss due to damage suffered when it was stolen. The insured claims there were unnecessary delays in the adjustment of the claim, and that Met Group's refusal to pay for the replacement of his vehicle was financially motivated. After a four week trial, on March 20, 2009 the jury awarded the plaintiff $155,000 in compensatory damages and $55 million in punitive damages. Following Met Group's motion, the trial judge reduced the punitive damage award to $620,000 and entered a judgment, inclusive of fees and costs for $1.5 million. Both the plaintiff and Met Group have filed appeals of the trial court's decision.

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

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

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

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 $11,285 as of July 31, 2010, which included an under-accrual of $6,356. The net incurred interest was $17,641. The Company paid $27,320 in interest refunds in July 2010, of which $9,679 was recovered from the North Carolina Reinsurance Facility in October 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

A. The Company's total rent expense was $15,452,013 and $16,393,262 for 2010 and 2009, respectively. The Company has entered into various lease agreements for office space, fleet vehicles, and other equipment. Rental expense under such leases was $9,733,664 and $10,724,054 in 2010 and 2009, respectively. In addition, rental expense includes affiliated rental expense of $5,718,349 and $5,669,208 for 2010 and 2009, respectively, charged to the Company pursuant to its service agreements with its affiliates. See Notes 10. B. - C. (3) and 10. F. for details. Future gross minimum rental payments under non-cancelable leases on office space, fleet vehicles, and other equipment are as follows:

		Year Ended December 31,
2011	$	8,993,999
2012		7,182,914
2013		5,353,248
2014		2,330,668
2015		142,614
Thereafter		0
Total	$	24,003,443

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

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

1. The table below summarizes the face amount of the Company's financial instruments (derivatives that are designated as effective hedging instruments) with off-balance sheet credit risk at:

	Assets		Liabilities	
	December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
Swaps	$ 6,785,000	$ -	$ -	$ -

2. See Note 8 for a description of the nature and terms of the Company's derivatives, including market risks, cash requirements, and related accounting policy.

3. The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivative financial instruments. Off-balance sheet credit exposure is the excess of positive estimated fair value over positive statement value for the Company's highly effective hedges at the reporting date. All collateral accepted from counterparties to mitigate credit-related losses is deemed worthless for the purpose of calculating the Company's off-balance sheet credit exposure. The off-balance sheet credit exposure of the Company's swaps was $150,237 at December 31, 2010. As of December 31, 2009, the Company had no off-balance sheet credit exposure on its derivatives.

4. The Company manages its credit risk related to over-the-counter derivatives by entering into transactions with creditworthy counterparties, maintaining collateral arrangements, and through the use of master agreements that provide for a single net payment to be made by one counterparty to another at each due date and upon termination. Generally, the current credit exposure of the Company's derivative contracts is limited to the net positive fair value of derivative contracts at the reporting date after taking into consideration the existence of netting agreements and any collateral received pursuant to credit support annexes.

   As of December 31, 2010 and 2009, no collateral was required by the Company on its derivative holdings.

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

A. Transfer of Receivables Reported as Sales

   Not Applicable.

B. Transfer and Servicing of Financial Assets
   (1) – (6) Not Applicable.

C. Wash Sales
   1. In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.
   2. The Company did not have any wash sales with an NAIC designation of 3 through 6 for the year ended December 31, 2010.

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

Not Applicable.

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

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

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	$ 36,094,351

20. Fair Value Measurements

Fair Value Measurements at Reporting Date

A. Effective for the year ended December 31, 2010, assets and liabilities measured and reported at estimated fair value in the statutory statements of admitted assets, liabilities and capital and surplus are subject to additional disclosures. These disclosure requirements apply only to those financial assets and financial liabilities measured at estimated fair value as of the end of the reporting period. Such financial assets include unaffiliated common stocks and certain bonds and preferred stocks carried at the lower of amortized cost or estimated fair value when estimated fair value is lower than amortized cost as of the end of the current year period.

(A.1.) The following table provides information about the Company's financial assets and liabilities measured and reported at estimated fair value at:

	Quoted Prices in Active Markets for Identical Assets and Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Admitted Total at Estimated Fair Value
		In Whole Dollars		
Assets				
Bonds:				
All Other Governments	$ -	$ 138,696	$ -	$ 138,696
U. S. Politicial Subdivisions	$ -	$ 21,763,150	$ 4,000,000	$ 25,763,150
U.S. Special Revenue and Agencies	$ -	$ 42,023,101	$ -	$ 42,023,101
Industrial & Miscellaneous	$ -	$ 2,353,355	$ 376,824	$ 2,730,179
Hybrid Securities	$ -	$ 9,220,680	$ -	$ 9,220,680
Total bonds	$ -	$ 75,498,982	$ 4,376,824	$ 79,875,806
Redeemable preferred stocks				
Industrial & Miscellaneous	$ -	$ 36,018,000	$ -	$ 36,018,000
Common stocks				
Industrial & Miscellaneous (1)	$ 15,026	$ -	$ -	$ 15,026
Derivative assets: (2)				
Foreign currency contracts	$ -	$ 362,265		$ 362,265
Credit contracts	$ -	56,725		56,725
Total assets	$ 15,026	$ 111,935,972	$ 4,376,824	$ 116,327,822
Liabilities				
Derivative liabilities (2)				
Foreign currency contracts	$ -	$ 210,150	$ -	$ 210,150
Credit contracts	$ -	54,152	$ -	54,152
Total liabilities	$ -	$ 264,302	$ -	$ 264,302

(1) Common stocks as presented in the table above differ from the amounts presented in the balance sheet because certain of these investments are not measured at estimated fair value (e.g. affiliated common stocks carried at underlying equity, etc.)

(2) Derivative assets and liabilities presented in the table above represent only those derivatives that are carried at estimated fair value. Accordingly, the amounts above exclude derivatives carried at amortized cost, which includes highly effective derivatives. The amounts are presented gross in the table above to reflect the presentation in the statutory statements of assets, liabilities, surplus and other funds, but the amounts are presented net for purposes of the roll forward in the following tables.

Transfers between Levels 1 and 2 --- During the year ended December 31, 2010, transfers between Levels 1 and 2 were not significant. Transfers between levels are assumed to occur at the beginning of the period.

(A.2.1) A roll forward of the estimated fair value measurements for all assets and liabilities measured and reported at estimated fair value using significant unobservable (Level 3) inputs for the years ended December 31, 2010 is as follows:

NOTES TO FINANCIAL STATEMENTS

	Estimated Fair Value Measurements in Level 3 of the Fair Value Hierarchy								
	Balance, January 1, 2010	Total Gains and Losses included in Net Income (1)	Total Gains and Losses included in Capital and Surplus	Purchases, Sales, Issuances and Settlements (2)	Transfer Into Level 3 (3)	Transfer Out of Level 3 (3)	Transfer Into Fair Value Measurement (4)	Transfer out of Fair Value Measurement (4)	Balance, December 31, 2010
Assets					In Whole Dollars				
Bonds:									
All Other Governments	$ 169,826	$ -	$ -	$ -	$ -	$ (169,826)	$ -	$ -	$ -
U. S. Politicial Subdivisions	$ 4,000,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 4,000,000
Industrial & Miscellaneous	$ 14,801,294	$ -	$ 162,451	$ (647,228)	$ -	$ -	$ -	$ (13,939,693)	$ 376,824
Total bonds	$ 18,971,120	$ -	$ 162,451	$ (647,228)	$ -	$ (169,826)	$ -	$ (13,939,693)	$ 4,376,824
Total assets	$ 18,971,120	$ -	$ 162,451	$ (647,228)	$ -	$ (169,826)	$ -	$ (13,939,693)	$ 4,376,824

(1) Interest and dividend accruals, as well as cash interest coupons and dividends received, are excluded from the rollforward.

(2) The amount reported within purchases, sales, issuances and settlements is the purchase/issuance price (for purchases and issuances) and the sales/settlement proceeds (for sales and settlements) based upon the actual date purchased/issued or sold/settled.

(3) Total gains and (losses) (in earnings and capital and surplus) are calculated assuming transfers in (out) of Level 3 occurred at the beginning of the period. Items transferred in and out in the same period are excluded from the roll forward.

(4) Securities that were measured at amortized cost at the beginning of the year, but were measured at estimated fair value at the end of the year, as estimated fair value was less than amortized cost at the end of the year are reflected in the transfer into fair value measurement column. Securities that were measured at estimated fair value at beginning of the year, as estimated fair value was less than amortized cost at the beginning of the year, but were measured at amortized cost at the end of the year, as estimated fair value was greater than amortized cost at the end of the year, are reflected in the transfer out of fair value measurement column.

Transfers into or out of Level 3 — Overall, transfers in and/or out of Level 3 are attributable to a change in the observability of inputs. Assets and liabilities are transferred into Level 3 when a significant input cannot be corroborated with market observable data. This occurs when market activity decreases significantly and transparency to underlying inputs cannot be observed, current prices are not available, and when there are significant variances in quoted prices. Assets and liabilities are transferred out of Level 3 when circumstances change such that significant inputs can be corroborated with market observable data. This may be due to a significant increase in market activity, a specific event, or one or more significant input(s) becoming observable. There were no transfers into of Level 3 for the year ended December 31, 2010. Transfers into and/or out of any level are assumed to occur at the beginning of the period. Significant transfers out of Level 3 assets and liabilities for the year ended December 31, 2010 are summarized below.

During the year ended December 31, 2010, transfers out of Level 3 for bonds of $169,826, resulted primarily from increased transparency of both new issuances that subsequent to issuance and establishment of trading activity, became priced by pricing services and existing issuances that, over time, the Company was able to corroborate pricing received from independent pricing services with observable inputs or increases in market activity.

(A.3.) Transfers between levels are assumed to occur at the beginning of the period.

(A.4.) <u>Valuation Techniques and Inputs by Level Within the Three-Level Fair Value Hierarchies by Major Classes of Assets and Liabilities:</u>

A description of the significant valuation techniques and inputs to the determination of estimated fair value for the more significant asset and liability classes measured at fair value basis is as follows:

The Company determines the estimated fair value of its investments using primarily the market approach and the income approach. The use of quoted prices for identical assets and matrix pricing or other similar techniques are examples of market approaches, while the use of discounted cash flow methodologies is an example of the income approach. The Company attempts to maximize the use of observable inputs and minimize the use of unobservable inputs in selecting whether the market or income approach is used.

While certain investments have been classified as Level 1 from the use of unadjusted quoted prices for identical investments supported by high volumes of trading activity and narrow bid/ask spreads, most investments have been classified as Level 2 because the significant inputs used to measure the fair value on a recurring basis of the same or similar investment are market observable or can be corroborated using market observable information for the full term of the investment. Level 3 investments include those where estimated fair values are based on significant unobservable inputs that are supported by little or no market activity and may reflect our own assumptions about what factors market participants would use in pricing these investments.

Level 1 Measurements:

Common stocks — These securities are comprised of exchange traded common stock, Valuation of these securities is based on unadjusted quoted prices in active markets that are readily and regularly available.

Level 2 Measurements:

Bonds - U.S. corporate and foreign corporate securities — included within Industrial & Miscellaneous and Hybrid Securities - These securities are principally valued using the market and income approaches. Valuation is based primarily on quoted prices in markets that are not active, or using matrix pricing or other similar techniques that use standard market observable inputs such as a benchmark yields, spreads off benchmark yields, new issuances, issuer rating, duration, and trades of identical or comparable securities. Investment grade privately placed securities are valued using a discounted cash flow methodologies using standard market observable inputs, and inputs derived from, or corroborated by, market observable data including market yield curve, duration, call provisions, observable prices and spreads for similar publicly traded or privately traded issues that incorporate the credit quality and industry sector of the issuer.

Bonds - Foreign government and state and political subdivision securities — included within All Other Governments, U.S.

Political Subdivisions and U.S. Special Revenue and Agencies - These securities are principally valued using the market approach. Valuation is based primarily on matrix pricing or other similar techniques using standard market observable inputs including benchmark U.S. Treasury or other yields, issuer ratings, broker-dealer quotes, issuer spreads and reported trades of similar securities, including those within the same sub-sector or with a similar maturity or credit rating.

Preferred stocks —included within Redeemable Preferred Stocks - These securities are principally valued using the market approach where market quotes are available but are not considered actively traded. Valuation is based principally on observable inputs including quoted prices in markets that are not considered active.

Derivative assets and derivative liabilities — This level includes all types of derivative instruments utilized by the Company. These derivatives are principally valued using an income approach.

Foreign currency contracts
Non-option based — Valuations are based on present value techniques, which utilize significant inputs that may include the swap yield curve, LIBOR basis curves, currency spot rates, and cross currency basis curves.

Credit contracts
Non-option based — Valuations are based on present value techniques, which utilize significant inputs that may include the swap yield curve, credit curves, and recovery rates.

Level 3 Measurements:

In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described above. However, if key inputs are unobservable, or if the investments are less liquid and there is very limited trading activity, the investments are generally classified as Level 3. The use of independent non-binding broker quotations to value investments generally indicates there is a lack of liquidity or the general lack of transparency in the process to develop the valuation estimates generally causing these investments to be classified in Level 3.

Bonds - U.S. corporate and foreign corporate securities — included within Industrial & Miscellaneous - These securities are principally valued using the market and income approaches. Valuations are based primarily on matrix pricing or other similar techniques that utilize unobservable inputs or cannot be derived principally from, or corroborated by, observable market data, including illiquidity premiums and spread adjustments to reflect industry trends or specific credit-related issues. Valuations may be based on independent non-binding broker quotations. Generally, below investment grade privately placed or distressed securities included in this level are valued using discounted cash flow methodologies which rely upon significant, unobservable inputs and inputs that cannot be derived principally from, or corroborated by, observable market data.

Bonds - State and political subdivision securities — included within U.S. Political Subdivisions - These securities are principally valued using the market approach. Valuation is based primarily on matrix pricing or other similar techniques, however these securities are less liquid and certain of the inputs are based on very limited trading activity.

B. Not applicable.

C. The Company provides additional fair value information in Note 5.

D. At December 31, 2010 the Company had no investments where it is not practicable to estimate fair value.

21. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring

Not Applicable.

C. Other Disclosures

(1) The Company has elected to use truncation in reporting amounts on all parts of Schedule D. Some Schedules and Exhibits may not agree due to rounding.
(2) Management fees paid to MLIC totaled $253,499,420 and $257,554,181 for the period ended December 31, 2010 and 2009, respectively. These charges were allocated to the proper expense classifications based on information provided by MLIC.
(3) Effective January 1, 2001, the NAIC and most state insurance departments implemented a comprehensive guide to Statutory Accounting Principles (Codification). These Accounting Practices and Procedures produced an increase to surplus for the Company in 2001 as a result of the recognition of deferred federal income taxes.
(4) The Company contributed $5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2010.
(5) The North Carolina Department of Insurance established guidelines for the establishment of escrow subject to future refunds for the North Carolina Private Passenger Automobile Filing dated February 1, 2008. On September 18, 2008 the Governing Committee of the North Carolina Rate Bureau ("the Bureau") voted to appeal the order dated September 11, 2008 issued in the 2008 automobile rate case by the North Carolina Commissioner of Insurance ("the Commissioner"). The Commissioner's Order disapproved the Bureau's filed rates and ordered an overall rate level decrease of –16.1% for non-fleet private passenger cars and –11.2% for motorcycle liability. The Governing Committee further voted to implement overall rate levels of +9.4% for cars and 0.0% for motorcycle liability and to implement the

filed bodily injury and property damage increased limit factors. As a result of the implementation of revised non-fleet private passenger automobile and motorcycle insurance rates over the disapproval of the Commissioner, in accordance with G.S. §58-36-25(b) each individual company writing affected automobile or motorcycle insurance will be responsible for the establishment of and accounting for an escrow account in which to maintain 'the purportedly unfairly discriminatory or excessive portion of the premium collected' pending judicial review. An escrow asset account supporting the escrow liability must be established with a qualified United States financial institution as defined in N.C. Gen. Stat. §58-7-26(c).

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 $624,090 as of July 31, 2010, which included an over-accrual of $117,167 The net incurred premium to be refunded was $506,923. The Company paid $808,775 in premium refunds in July 2010, of which $301,852 was recovered from the North Carolina Reinsurance Facility in October 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

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

F. State Transferable Tax Credits

Not Applicable.

G. Subprime Mortgage Related Risk Exposure

The table below details the subprime mortgage related risk exposure to the Company as of December 31, 2010. The Company owns three CUSIPs in the residential mortgage backed security category with subprime mortgage related risk exposure.

	Actual Cost	Book Adjusted Carry Value	Fair Value	Realized Gain (Loss) On Impairment
Residential Mortgage Backed Securities	494,994	495,314	380,149	0
Commercial Mortgage Backed Securities	0	0	0	0
Collateralized Debt Obligations	0	0	0	0
Structured Securities	0	0	0	0
Equity Investments in subsidiary, controlled or affiliated entities with subprime mortgage related riks exposure	0	0	0	0
Other Assets	0	0	0	0
	494,994	495,314	380,149	0

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2010, through February 21, 2011, which is the date these financial statements were available to be issued, and has determined there are no material subsequent events requiring adjustment to or disclosure in the financial statements.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums in the amount of $2,306,090 with Commonwealth Automobile Reinsurers, (CAR), Federal I.D. #AA-9991161. CAR is a mandatory risk pool in which all direct writers of automobile coverage in the state require participation.

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

The Company has a substantial amount of reinsurance recoverable with CAR since Massachusetts represents 33.69% of all automobile coverage written and 21.51% of all premiums written. The Company has participated in mandatory reinsurance facilities over a substantial number of years and has never experienced a reinsurance write-off.

In addition, it should be noted that the Company has a corresponding reinsurance payable of $285,751 to CAR. Therefore, the net balance recoverable is $2,020,339 from CAR.

B. Reinsurance Recoverable in Dispute

Not Applicable.

C. Reinsurance Assumed and Ceded

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	$ 706,540,843	$ 0	$ 0	$ 0	$ 706,540,843	$ 0
All Other	1,916,466	501,642	13,258,290	4,141,272	(11,341,824)	(3,639,630)
Total	$ 708,457,309	$ 501,642	$ 13,258,290	$ 4,141,272	$ 695,199,019	$ (3,639,630)

Direct Unearned Premium Reserve $552,179,233

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

	Direct	Assumed	Ceded	Net
Contingent Commission	$ 11,741,852	$ 0	$ 0	$ 11,741,852
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 11,741,852	$ 0	$ 0	$ 11,741,852

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

F. Retroactive Reinsurance

Not Applicable.

G. Reinsurance Accounted for as a Deposit

Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses

Incurred losses and loss adjustment expenses attributable to insured events of prior years have decreased by $741 million from

$1,590 million in 2009 to $849 million in 2010. The prior year reserves have decreased principally for the private passenger auto liability and homeowners lines of insurance. The ultimate losses and loss adjustment expenses for the prior years have also decreased for most lines, but to a lesser extent. This is shown in Schedule P. The Company has no retrospectively rated policies.

26. Intercompany Pooling Arrangements

Not Applicable.

27. Structured Settlements

A. The Company has purchased annuities with the claimant as payee for which the Company has a contingent liability. The Company eliminated its loss reserves for these claims at the time the annuities were purchased. A contingent liability exists to the extent that the issuers of the annuity contracts become unable to fulfill their contractual obligations. The present value of all annuity contracts still in force at December 31, 2010 was $197,395,393. If the Company became responsible for any payments under these annuities, such payments could possibly be reduced by reinsurance recoverables.

B. The Company has not purchased any annuities for which it has not obtained a release of liability from the claimant/annuitant as a result of the purchase of an annuity as of December 31, 2010.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

The Company had liabilities of $502 and $578 related to premium deficiency reserves as of December 31, 2010 and 2009, respectively. The Company did consider anticipated investment income when calculating its premium deficiency reserves. The reserves are the result of the Company’s participation in the Florida Automobile Joint Underwriting Association.

31. High Deductibles

Not Applicable.

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

Not Applicable.

33. Asbestos/Environmental (Mass Tort) Reserves

Not Applicable.

34. Subscriber Savings Accounts

Not Applicable.

35. Multiple Peril Crop Insurance

Not Applicable.

36. Financial Guaranty Insurance

Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State regulating? Rhode Island

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

2.2 If yes, date of change:

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

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2007

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/12/2009

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

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [ ] No [X]

4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [ ] No [X]

4.22 renewals? Yes [ ] No [X]

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

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

1 Name of Entity	2 NAIC Co. Code	3 State of Domicile

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

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control ....0.000 %

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

1 Nationality	2 Type of Entity

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

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
MetLife Advisers LLC	Boston, MA					YES
MetLife Bank, N.A.	Bridgewater, NJ		YES			
MetLife Investment Advisors Company, LLC	Wilmington, DE					YES
MetLife Investors Distribution Company	Irvine, CA					YES
MetLife Securities, Inc.	New York, NY					YES
Metropolitan Life Insurance Company	New York, NY					YES
New England Securities Corporation	Boston, MA					YES
Tower Square Securities, Inc.	Hartford, CT					YES
Walnut Street Securities, Inc.	St. Louis, MO					YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche, 200 Berkley Street, Boston, MA 02116

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions to the audit committee requirements as allowed in Section 14H of the Annual Financial Reporting Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.6 If the response to 10.5 is yes, provide information related to this exemption:

10.7 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ]

10.8 If the answer to 10.7 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Michael Clifford Walsh, Senior Vice President and Chief Financial Officer Metropolitan Property and Casualty Insurance Company

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value $.....................................0

12.2 If yes, provide explanation.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

14.1 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.

14.11 If the response to 14.1 is no, please explain:

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

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

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

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

15. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No [ ]

16. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

17. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

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

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

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

19.12 To stockholders not officers $.....................................0

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

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

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

19.22 To stockholders not officers $.....................................0

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

20.2 If yes, state the amount thereof at December 31 of the current year:
- 20.21 Rented from others $.....0
- 20.22 Borrowed from others $.....0
- 20.23 Leased from others $.....0
- 20.24 Other $.....0

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

21.2 If answer is yes:
- 21.21 Amount paid as losses or risk adjustment $.....0
- 21.22 Amount paid as expenses $.....0
- 21.23 Other amounts paid $.....0

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

22.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $.....0

INVESTMENT

23.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 23.3)? Yes [ ] No [X]

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

23.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
N/A

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

23.5 If answer to 23.4 is yes, report amount of collateral for conforming programs. $.....0

23.6 If answer to 23.4 is no, report amount of collateral for other programs. $.....0

23.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

23.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

23.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

24.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 20.1 and 23.3) Yes [X] No [ ]

24.2 If yes, state the amount thereof at December 31 of the current year:
- 24.21 Subject to repurchase agreements $.....0
- 24.22 Subject to reverse repurchase agreements $.....0
- 24.23 Subject to dollar repurchase agreements $.....0
- 24.24 Subject to reverse dollar repurchase agreements $.....0
- 24.25 Pledged as collateral $.....0
- 24.26 Placed under option agreements $.....0
- 24.27 Letter stock or securities restricted as to sale $.....0
- 24.28 On deposit with state or other regulatory body $.....4,384,102
- 24.29 Other $.....0

24.3 For category (24.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

27. 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 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank	4 New York Plaza 12th Floor, New York, NY 10004

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

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

27.03 Have there been any changes, including name changes, in the custodian(s) identified in 27.01 during the current year? Yes [ ] No [X]

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

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

28.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj.Carrying Value
28.2999. TOTAL		0

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
29.1 Bonds	2,710,077,109	2,648,115,092	(61,962,017)
29.2 Preferred stocks	243,227,595	244,765,514	1,537,919
29.3 Totals	2,953,304,704	2,892,880,606	(60,424,098)

29.4 Describe the sources or methods utilized in determining the fair values:
Per Part 6, Section 2 of the SVO Purposes and Procedures Manual, Insurance companies can elect to not use prices provided by the NAIC. They can select any of 5 price sources, as defined in this section, and identify them in their appropriate schedule. Metlife and its affiliate insurance companies have chosen to not use market prices obtained from the NAIC. First an external quoted price is sought. In cases where in an external quoted price is not available, the fair value is internally estimated using present value or valuation techniques. Factors considered in estimating fair value include: coupon rate, maturity, estimated duration, call provisions, sinking fund requirements, credit rating, industry sector of the issuer and quoted market prices of comparable securities.

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

30.2 If the answer to 30.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

30.3 If the answer to 30.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.
Management is responsible for the determination of estimated fair value. The estimated fair value of publicly traded fixed maturity, equity and trading securities as well as short-term investments is determined by management after considering one of three primary sources of information: quoted market prices in active markets, independent pricing services, or independent broker quotations. The number of quotes obtained varies by instrument and depends on the liquidity of the particular instrument. Generally, we obtain multiple pricing services to cover all asset classes and obtain multiple prices for certain securities.

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

31.2 If no, list exceptions:

OTHER

32.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $8,824,094

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

1 Name	2 Amount Paid
Insurance Service Office, Inc.	2,472,575

33.1 Amount of payments for legal expenses, if any? $12,052

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

1 Name	2 Amount Paid
Berry Appleman & Leiden LLP	8,952
Fragomen, Del Rey, Bernsen & Loewy LLP	3,100

34.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $517,128

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

1 Name	2 Amount Paid
Property Casualty Insurers Association	517,128

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [ ] No [X]
1.2	If yes, indicate premium earned on U.S. business only.	$..................................0
1.3	What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	$..................................0
	1.31 Reason for excluding:	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	$..................................0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	$..................................0
1.6	Individual policies:	
	Most current three years:	
	1.61 Total premium earned	$..................................0
	1.62 Total incurred claims	$..................................0
	1.63 Number of covered lives	0
	All years prior to most current three years:	
	1.64 Total premium earned	$..................................0
	1.65 Total incurred claims	$..................................0
	1.66 Number of covered lives	0
1.7	Group policies:	
	Most current three years:	
	1.71 Total premium earned	$..................................0
	1.72 Total incurred claims	$..................................0
	1.73 Number of covered lives	0
	All years prior to most current three years:	
	1.74 Total premium earned	$..................................0
	1.75 Total incurred claims	$..................................0
	1.76 Number of covered lives	0

2. Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator..	$.............10,116,769	$................9,941,635
2.2 Premium Denominator.....................................	$.........2,936,485,937	$.........2,918,864,891
2.3 Premium Ratio (2.1/2.2)...................................	.............................0.3	.............................0.3
2.4 Reserve Numerator..	$...............2,292,391	$................2,216,256
2.5 Reserve Denominator......................................	$.........2,857,725,818	$.........2,792,331,630
2.6 Reserve Ratio (2.4/2.5)....................................	.............................0.1	.............................0.1

3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [ ] No [X]
3.2	If yes, state the amount of calendar year premiums written on:	
	3.21 Participating policies	$..................................0
	3.22 Non-participating policies	$..................................0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:	
4.1	Does the reporting entity issue assessable policies?	Yes [ ] No [ ]
4.2	Does the reporting entity issue non-assessable policies?	Yes [ ] No [ ]
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	.............................0.0 %
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	$..................................0
5.	FOR RECIPROCAL EXCHANGES ONLY:	
5.1	Does the exchange appoint local agents?	Yes [ ] No [ ]
5.2	If yes, is the commission paid:	
	5.21 Out of Attorney's-in-fact compensation	Yes [ ] No [ ] N/A [ ]
	5.22 As a direct expense of the exchange	Yes [ ] No [ ] N/A [ ]
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [ ] No [ ]
5.5	If yes, give full information:	

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

Not Applicable

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

The Company's evaluation of the hurricane and earthquake perils (property business only) is based on EQECAT's WORLDCAT Enterprise, Risk Management Solutions (RMS) and Applied Insurance Research (AIR) computer models. The largest Probable Maximum Loss generated is produced by a hurricane in the Northeast region of the United States.

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

The Company is protected from this loss through the purchase of Property Catastrophe Excess of Loss Reinsurance Treaties.

6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?	Yes [X] No [ ]
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:	
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes [X] No [ ]
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	1
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [ ] No [X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information:

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliate represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract? Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or Yes [ ] No [X]

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

11.1 Has this reporting entity guaranteed policies issued by any other reporting entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information:

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

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

12.1 Unpaid underwriting expenses (including loss adjustment expenses) $................................0

12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds: $................................0

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

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

12.4 From ....0.0 %

12.4 To ....0.0 %

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

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

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

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

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $..................5,000,000

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [ ] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financial premium accounts? Yes [ ] No [X]

15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5? Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5.
Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 $0
17.12 Unfunded portion of Interrogatory 17.11 $0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $0
17.14 Case reserves portion of Interrogatory 17.11 $0
17.15 Incurred but not reported portion of Interrogatory 17.11 $0
17.16 Unearned premium portion of Interrogatory 17.11 $0
17.17 Contingent commission portion of Interrogatory 17.11 $0

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above:

17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 $0
17.19 Unfunded portion of Interrogatory 17.18 $0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 $0
17.21 Case reserves portion of Interrogatory 17.18 $0
17.22 Incurred but not reported portion of Interrogatory 17.18 $0
17.23 Unearned premium portion of Interrogatory 17.18 $0
17.24 Contingent commission portion of Interrogatory 17.18 $0

18.1 Do you act as a custodian for health savings account? Yes [ ] No [X]
18.2 If yes, please provide the amount of custodial funds held as of the reporting date. $0
18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]
18.4 If yes, please provide the balance of the funds administered as of the reporting date. $0

FIVE-YEAR HISTORICAL DATA

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

		1 2010	2 2009	3 2008	4 2007	5 2006
	Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,226,989,064	1,213,638,521	1,254,427,993	1,281,584,363	1,284,206,327
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	914,486,458	907,435,831	952,237,959	952,795,967	940,447,605
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	901,561,569	860,985,635	846,509,797	860,184,965	835,054,359
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	10,136,097	9,930,397	9,325,151	8,395,192	7,278,517
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6.	Total (Line 35)	3,053,173,188	2,991,990,385	3,062,500,900	3,102,960,487	3,066,986,808
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,206,818,198	1,194,060,295	1,231,270,991	1,254,619,623	1,253,227,920
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	893,635,503	886,632,069	917,542,613	932,322,453	920,032,721
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	872,646,550	825,094,944	804,364,289	794,738,078	774,491,175
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	10,136,097	9,930,397	9,325,151	8,395,192	7,278,517
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12.	Total (Line 35)	2,983,236,348	2,915,717,705	2,962,503,043	2,990,075,346	2,955,030,333
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	137,631,696	193,467,370	258,270,111	317,343,438	345,889,382
14.	Net investment gain (loss) (Line 11)	178,064,205	177,732,024	106,473,807	202,281,782	196,382,580
15.	Total other income (Line 15)	1,045,574	6,359,705	14,162,428	22,215,665	19,254,953
16.	Dividends to policyholders (Line 17)	(1,108,922)	621,757	3,265,447	3,377,499	3,822,207
17.	Federal and foreign income taxes incurred (Line 19)	61,910,973	91,453,520	102,870,933	137,999,275	172,418,237
18.	Net income (Line 20)	255,939,424	285,483,822	272,769,966	400,464,111	385,286,471
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,900,892,670	4,819,781,668	4,855,641,812	5,333,546,608	5,305,099,235
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 15.1)	38,729,947	39,715,110	51,580,448	55,058,131	57,159,348
	20.2 Deferred and not yet due (Line 15.2)	679,228,513	634,511,353	632,642,024	625,909,555	616,993,643
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	3,055,570,489	3,002,568,770	3,093,307,069	3,507,716,949	3,454,517,473
22.	Losses (Page 3, Line 1)	1,284,190,162	1,262,536,871	1,329,097,954	1,409,360,456	1,472,180,595
23.	Loss adjustment expenses (Page 3, Line 3)	326,045,518	327,197,851	347,551,298	396,730,417	426,790,312
24.	Unearned premiums (Page 3, Line 9)	1,247,378,253	1,200,627,844	1,203,775,028	1,225,484,902	1,208,853,392
25.	Capital paid up (Page 3, Lines 30 & 31)	318,000,000	318,000,000	318,000,000	318,000,000	318,000,000
26.	Surplus as regards policyholders (Page 3, Line 37)	1,845,322,181	1,817,212,898	1,762,334,742	1,825,829,666	1,850,581,761
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	300,777,369	239,444,786	210,910,097	313,090,640	355,930,440
	Risk-Based Capital Analysis					
28.	Total adjusted capital	1,845,322,181	1,817,212,898	1,762,334,742	1,825,829,666	1,850,581,761
29.	Authorized control level risk-based capital	156,256,463	179,198,796	196,518,031	242,847,923	250,497,114
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30.	Bonds (Line 1)	73.1	75.0	72.0	66.5	71.7
31.	Stocks (Lines 2.1 & 2.2)	27.1	26.2	28.9	28.6	28.1
32.	Mortgage loans on real estate (Lines 3.1 & 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	(2.7)	(2.6)	(2.6)	2.2	(2.3)
35.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Derivatives (Line 7)	0.0	XXX	XXX	XXX	XXX
37.	Other invested assets (Line 8)	2.5	1.3	1.7	2.7	2.4
38.	Receivable for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Securities lending reinvested collateral assets (Line 10)	0.0	XXX	XXX	XXX	XXX
40.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43.	Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44.	Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	765,118,008	751,444,812	771,509,660	726,548,709	689,796,475
45.	Affiliated short-term investments (Schedule DA, Verification, Col. 5, Line 10)	0	0	0	0	0
46.	Affiliated mortgage loans on real estate	0	0	0	0	0
47.	All other affiliated	14,991,616	14,391,340	13,805,643	13,231,088	12,752,071
48.	Total of above lines 42 to 47	780,109,624	765,836,152	785,315,303	739,779,797	702,548,546
49.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	42.3	42.1	44.6	40.5	38.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2010	2 2009	3 2008	4 2007	5 2006
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	27,559,257	15,777,777	(2,433,746)	(16,292,968)	(16,582,204)
51. Dividends to stockholders (Line 35)	(264,393,992)	(304,823,739)	(309,722,668)	(414,552,151)	(313,971,314)
52. Change in surplus as regards policyholders for the year (Line 38)	28,109,282	54,878,155	(63,494,924)	(24,752,092)	67,856,511
Gross Losses Paid (Page 9, Part 2, Cols. 1&2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	762,720,078	794,597,601	778,034,445	759,248,737	718,670,618
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	436,869,559	441,895,089	481,954,461	442,639,849	442,509,042
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	522,779,818	495,798,793	522,918,840	424,177,295	417,568,034
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,999,632	3,911,243	3,786,870	3,421,117	2,926,309
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)	179,513	320,626	445,854	302,830	335,108
58. Total (Line 35)	1,726,548,600	1,736,523,353	1,787,140,470	1,629,789,828	1,582,009,111
Net Losses Paid (Page 9, Part 2, Col. 4)					
59. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	746,239,121	775,236,513	750,812,444	736,065,339	694,028,664
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	429,685,142	434,797,767	456,864,374	433,270,389	432,503,573
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	518,428,475	488,267,968	517,351,356	398,081,661	377,704,464
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,999,632	3,911,243	3,786,870	3,421,117	2,926,309
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)	179,513	320,626	445,854	302,830	335,108
64. Total (Line 35)	1,698,531,884	1,702,534,118	1,729,260,898	1,571,141,336	1,507,498,118
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	58.6	56.0	55.3	50.7	49.1
67. Loss expenses incurred (Line 3)	10.4	10.0	9.0	10.0	10.0
68. Other underwriting expenses incurred (Line 4)	26.3	27.3	27.1	28.6	29.1
69. Net underwriting gain (loss) (Line 8)	4.7	6.6	8.7	10.7	11.8
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	25.9	27.2	26.8	27.7	28.2
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	69.0	66.0	64.3	60.8	59.1
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0)	161.7	160.5	168.1	163.8	159.7
One Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(58,712)	(66,099)	(169,962)	(135,020)	(157,108)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100)	(3.2)	(3.8)	(9.3)	(7.3)	(8.8)
Two Year Loss Development (000 omitted)					
75. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(163,074)	(258,912)	(279,065)	(289,332)	(198,603)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	(9.3)	(14.2)	(15.1)	(16.2)	(10.6)

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

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	3,662	1,254	602	39	615	1	163	3,585	XXX
2. 2001	2,985,508	226,741	2,758,767	1,904,059	67,864	53,499	1,549	231,021	223	146,772	2,118,943	XXX
3. 2002	2,921,579	82,928	2,838,651	1,691,881	47,674	55,271	1,416	231,294	383	145,555	1,928,973	XXX
4. 2003	3,011,841	93,753	2,918,088	1,647,557	53,217	49,659	1,283	246,069	464	147,112	1,888,321	XXX
5. 2004	3,054,742	97,232	2,957,510	1,564,914	42,017	45,325	1,223	250,140	489	148,262	1,816,649	XXX
6. 2005	3,052,121	132,255	2,919,866	1,765,441	223,320	46,531	11,959	264,613	841	152,779	1,840,466	XXX
7. 2006	3,046,444	114,061	2,932,383	1,511,750	39,457	38,617	1,233	266,443	530	147,783	1,775,590	XXX
8. 2007	3,088,979	115,534	2,973,445	1,528,614	32,487	32,591	994	267,580	331	161,827	1,794,973	XXX
9. 2008	3,084,200	99,987	2,984,213	1,661,282	30,521	21,070	642	258,370	305	150,884	1,909,254	XXX
10. 2009	2,998,007	79,143	2,918,865	1,439,868	19,459	11,321	348	239,834	99	138,265	1,671,118	XXX
11. 2010	3,005,873	69,388	2,936,486	1,162,225	13,218	2,993	386	196,125	59	94,681	1,347,679	XXX
12. Totals	XXX	XXX	XXX	15,881,254	570,489	357,479	21,071	2,452,106	3,727	1,434,082	18,095,552	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
1. Prior	31,105	21,540	6,983	0	5,394	0	1,233	0	6,032	0	0	29,206	XXX
2. 2001	1,171	485	(2)	4	188	3	29	1	207	2	213	1,097	XXX
3. 2002	3,102	949	1,578	94	400	3	245	1	758	2	179	5,035	XXX
4. 2003	8,780	8,513	3,897	12	1,406	2	512	1	2,179	2	264	8,243	XXX
5. 2004	9,428	5,930	6,356	30	1,225	6	620	2	2,491	4	456	14,148	XXX
6. 2005	17,186	3,980	11,705	97	1,666	102	1,025	3	4,122	2	781	31,520	XXX
7. 2006	23,746	1,738	14,867	114	2,862	10	1,647	4	5,266	3	1,159	46,519	XXX
8. 2007	59,361	3,081	33,817	247	6,547	20	3,463	8	11,522	7	2,598	111,346	XXX
9. 2008	109,489	2,223	65,109	395	12,113	37	6,648	18	20,898	12	6,274	211,572	XXX
10. 2009	205,994	9,123	119,515	451	23,704	24	11,871	6	39,083	7	12,622	390,554	XXX
11. 2010	469,809	8,407	149,329	722	41,891	0	15,051	0	94,043	0	53,637	760,994	XXX
12. Totals	939,171	65,970	413,155	2,167	97,395	208	42,343	43	186,600	42	78,183	1,610,235	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,549	12,658
2. 2001	2,190,172	70,131	2,120,041	73.4	30.9	76.8	0	0	0.00	680	418
3. 2002	1,984,529	50,521	1,934,009	67.9	60.9	68.1	0	0	0.00	3,637	1,399
4. 2003	1,960,058	63,494	1,896,564	65.1	67.7	65.0	0	0	0.00	4,151	4,092
5. 2004	1,880,499	49,702	1,830,797	61.6	51.1	61.9	0	0	0.00	9,824	4,323
6. 2005	2,112,290	240,305	1,871,986	69.2	181.7	64.1	0	0	0.00	24,814	6,706
7. 2006	1,865,198	43,089	1,822,109	61.2	37.8	62.1	0	0	0.00	36,761	9,757
8. 2007	1,943,495	37,176	1,906,320	62.9	32.2	64.1	0	0	0.00	89,850	21,497
9. 2008	2,154,979	34,153	2,120,826	69.9	34.2	71.1	0	0	0.00	171,981	39,591
10. 2009	2,091,190	29,518	2,061,672	69.8	37.3	70.6	0	0	0.00	315,934	74,620
11. 2010	2,131,465	22,793	2,108,672	70.9	32.8	71.8	0	0	0.00	610,009	150,985
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,284,189	326,046

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted) 1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	505,705	516,592	568,003	581,816	608,130	597,871	587,582	579,678	579,430	583,994	4,564	4,316
2. 2001	1,828,339	1,880,651	1,895,112	1,923,641	1,921,493	1,908,643	1,903,591	1,893,989	1,888,474	1,889,038	564	(4,951)
3. 2002	XXX	1,717,403	1,744,321	1,740,631	1,755,599	1,725,014	1,717,387	1,709,949	1,706,438	1,702,341	(4,098)	(7,608)
4. 2003	XXX	XXX	1,772,091	1,750,822	1,733,934	1,681,416	1,666,887	1,656,161	1,648,880	1,648,782	(98)	(7,379)
5. 2004	XXX	XXX	XXX	1,757,423	1,688,997	1,642,782	1,607,213	1,597,090	1,585,020	1,578,660	(6,360)	(18,430)
6. 2005	XXX	XXX	XXX	XXX	1,738,748	1,734,065	1,674,908	1,632,980	1,616,231	1,604,094	(12,137)	(28,887)
7. 2006	XXX	XXX	XXX	XXX	XXX	1,643,491	1,640,695	1,584,370	1,567,626	1,550,933	(16,693)	(33,437)
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	1,701,173	1,675,257	1,648,424	1,627,555	(20,869)	(47,701)
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,860,873	1,883,725	1,841,875	(41,849)	(18,998)
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,744,597	1,782,861	38,264	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818,564	XXX	XXX
										12. Totals	(58,712)	(163,074)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted) 1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	275,543	406,471	474,098	515,044	535,177	546,011	552,702	557,848	560,819	XXX	XXX
2. 2001	1,201,325	1,593,797	1,733,852	1,805,684	1,847,992	1,871,497	1,880,208	1,884,628	1,886,830	1,888,145	XXX	XXX
3. 2002	XXX	1,067,525	1,421,795	1,536,398	1,609,623	1,657,800	1,679,447	1,688,469	1,696,339	1,698,062	XXX	XXX
4. 2003	XXX	XXX	1,062,125	1,373,812	1,488,615	1,563,502	1,610,649	1,628,985	1,638,057	1,642,716	XXX	XXX
5. 2004	XXX	XXX	XXX	1,006,274	1,310,969	1,424,850	1,498,942	1,540,136	1,558,912	1,566,998	XXX	XXX
6. 2005	XXX	XXX	XXX	XXX	985,898	1,295,919	1,428,152	1,517,963	1,560,290	1,576,694	XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX	962,256	1,280,542	1,400,350	1,472,188	1,509,677	XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	1,009,529	1,332,034	1,457,057	1,527,724	XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,166,461	1,534,115	1,651,189	XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,101,163	1,431,383	XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,151,613	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted) 1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior	126,267	11,469	17,118	33,252	48,151	33,122	19,849	12,535	7,807	8,216
2. 2001	284,399	61,602	28,729	40,122	37,800	20,721	15,426	5,391	(615)	22
3. 2002	XXX	314,580	126,029	89,792	77,503	37,120	25,645	13,274	6,555	1,729
4. 2003	XXX	XXX	375,795	187,178	127,833	55,760	32,438	14,708	5,607	4,396
5. 2004	XXX	XXX	XXX	423,463	185,668	110,361	55,550	33,174	15,719	6,944
6. 2005	XXX	XXX	XXX	XXX	367,382	260,184	146,519	56,775	26,368	12,630
7. 2006	XXX	XXX	XXX	XXX	XXX	239,238	156,365	73,210	40,342	16,397
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	228,066	128,999	73,048	37,024
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204,392	141,132	71,344
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161,259	130,928
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,658

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1.	Alabama AL	L	15,952,521	15,004,434	71	6,928,890	7,131,768	3,713,050	18,376	0
2.	Alaska AK	N	0	0	0	0	0	0	0	0
3.	Arizona AZ	L	27,837,825	27,269,149	697	27,954,843	33,275,853	11,401,562	43,066	0
4.	Arkansas AR	L	9,455,337	8,809,508	355	5,581,441	6,059,812	3,034,529	39,091	0
5.	California CA	N	0	0	0	(180)	(180)	0	0	0
6.	Colorado CO	L	19,826,117	15,079,509	2,547	10,402,718	12,737,412	4,129,028	85,186	0
7.	Connecticut CT	L	86,861,448	85,250,592	941	45,432,594	48,718,741	48,123,347	1,075,129	0
8.	Delaware DE	L	1,882,083	1,909,207	100	799,786	898,526	1,001,716	19,608	0
9.	District of Columbia DC	L	0	0	0	0	(9)	0	0	0
10.	Florida FL	L	7,058,282	7,137,235	5,439	7,755,506	6,864,869	5,279,064	3,602	0
11.	Georgia GA	L	23,122,452	23,518,269	17,498	17,186,719	12,887,950	7,244,336	111,384	0
12.	Hawaii HI	L	441,029	425,705	32	362,385	283,865	150,354	1,536	0
13.	Idaho ID	L	13,411,149	12,402,638	774	6,442,444	7,409,491	4,277,782	96,364	0
14.	Illinois IL	L	12,227,680	12,479,827	933	3,876,568	3,500,731	9,116,608	69,122	0
15.	Indiana IN	L	27,001,183	25,329,567	85	13,359,127	14,276,079	9,850,496	204,344	0
16.	Iowa IA	L	8,611,445	8,727,330	84	5,948,618	5,722,189	4,257,369	63,799	0
17.	Kansas KS	L	7,309,132	6,820,009	676	4,630,309	5,698,108	2,322,027	0	0
18.	Kentucky KY	L	16,706,499	14,251,408	181	6,895,986	6,703,903	4,174,643	0	0
19.	Louisiana LA	L	22,735,459	22,434,618	82	6,421,714	5,381,894	9,378,430	104,886	0
20.	Maine ME	L	19,936,716	19,021,693	13,610	7,389,485	8,099,909	4,532,295	184,676	0
21.	Maryland MD	L	7,582,412	7,865,831	1,214	4,494,169	5,423,022	2,812,463	13,112	0
22.	Massachusetts MA	L	253,760,839	257,775,563	1,410,130	144,681,412	133,457,804	83,077,193	1,869,557	0
23.	Michigan MI	L	2,213,271	2,168,996	28	1,342,428	2,779,501	9,119,136	13,825	0
24.	Minnesota MN	L	44,811,464	44,388,387	2,737	26,238,156	28,380,348	20,104,017	246,616	0
25.	Mississippi MS	L	14,046,125	14,081,883	0	11,876,673	10,231,525	2,942,997	56,727	0
26.	Missouri MO	L	9,803,930	9,706,925	32	5,740,376	5,317,100	3,970,250	0	0
27.	Montana MT	L	3,720,294	3,708,282	116	3,672,964	3,307,375	1,224,688	32,995	0
28.	Nebraska NE	L	6,676,621	6,167,770	94	3,251,086	2,797,592	1,367,828	11,262	0
29.	Nevada NV	L	11,157,214	11,078,309	2,581	4,795,909	5,943,594	4,583,309	44,613	0
30.	New Hampshire NH	L	12,752,009	12,829,196	13,347	6,876,630	7,335,550	5,073,089	84,710	0
31.	New Jersey NJ	L	25,165,784	17,406,323	1,177	6,351,834	10,752,797	7,213,952	63,459	0
32.	New Mexico NM	L	16,305,050	15,894,366	3,972	8,914,892	9,945,812	7,205,386	95,577	0
33.	New York NY	L	127,691,065	127,445,973	0	58,478,309	56,328,217	49,886,986	847,367	0
34.	North Carolina NC	L	42,901,568	42,310,937	15,597	27,525,530	26,054,295	11,858,584	149,897	0
35.	North Dakota ND	L	2,065,285	1,721,458	0	978,109	1,676,826	791,218	5,950	0
36.	Ohio OH	L	41,160,353	41,280,651	207	24,481,814	23,393,977	14,673,757	317,522	0
37.	Oklahoma OK	L	20,929,903	19,095,486	2,223	32,113,990	32,298,110	8,599,885	51,046	0
38.	Oregon OR	L	26,701,796	26,290,799	314	11,963,928	12,223,482	9,969,259	111,897	0
39.	Pennsylvania PA	L	16,419,903	16,367,220	339	8,812,013	9,818,391	7,349,759	131,552	0
40.	Rhode Island RI	L	44,511,826	45,710,228	1,309	23,859,844	22,708,196	18,957,373	383,095	0
41.	South Carolina SC	L	3,255,800	3,170,856	4,203	1,273,099	1,235,162	313,199	6,856	0
42.	South Dakota SD	L	1,230,394	1,009,830	0	474,861	774,471	398,334	4,493	0
43.	Tennessee TN	L	19,947,826	19,063,870	1,926	14,428,300	14,856,602	4,285,112	57,761	0
44.	Texas TX	L	4,147,133	4,116,622	0	1,639,057	1,503,325	1,401,275	19,038	0
45.	Utah UT	L	8,048,484	8,019,621	175	3,613,360	4,281,242	2,280,849	23,846	0
46.	Vermont VT	L	6,941,507	6,787,781	514	3,008,823	2,938,494	1,946,297	93,331	0
47.	Virginia VA	L	16,293,100	16,253,963	6,198	8,270,942	8,183,445	3,298,903	66,825	0
48.	Washington WA	L	35,017,649	33,937,925	1,228	16,018,782	15,200,825	8,604,471	0	0
49.	West Virginia WV	L	6,856,608	6,450,866	485	3,851,014	3,827,362	2,858,985	21,371	0
50.	Wisconsin WI	L	22,576,180	20,016,262	348	11,437,505	14,198,276	7,807,388	137,543	0
51.	Wyoming WY	L	4,844,443	4,396,752	0	4,807,545	5,456,126	1,418,916	31,238	0
52.	American Samoa AS	N	0	0	0	0	0	0	0	0
53.	Guam GU	N	0	0	0	0	0	0	0	0
54.	Puerto Rico PR	N	0	0	0	0	0	0	0	0
55.	US Virgin Islands VI	N	0	0	0	0	0	0	0	0
56.	Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57.	Canada CN	N	0	0	0	0	0	0	0	0
58.	Aggregate Other Alien OT	XXX.	0	0	0	0	0	0	0	0
59.	Totals	(a) 49	1,179,912,193	1,152,389,629	1,514,599	662,642,307	668,279,755	437,381,494	7,113,250	0

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8	9
5801.		XXX	0	0	0	0	0	0	0	0
5802.		XXX	0	0	0	0	0	0	0	0
5803.		XXX	0	0	0	0	0	0	0	0
5898.	Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899.	Totals (Lines 5801 thru 5803+ Line 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

(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.

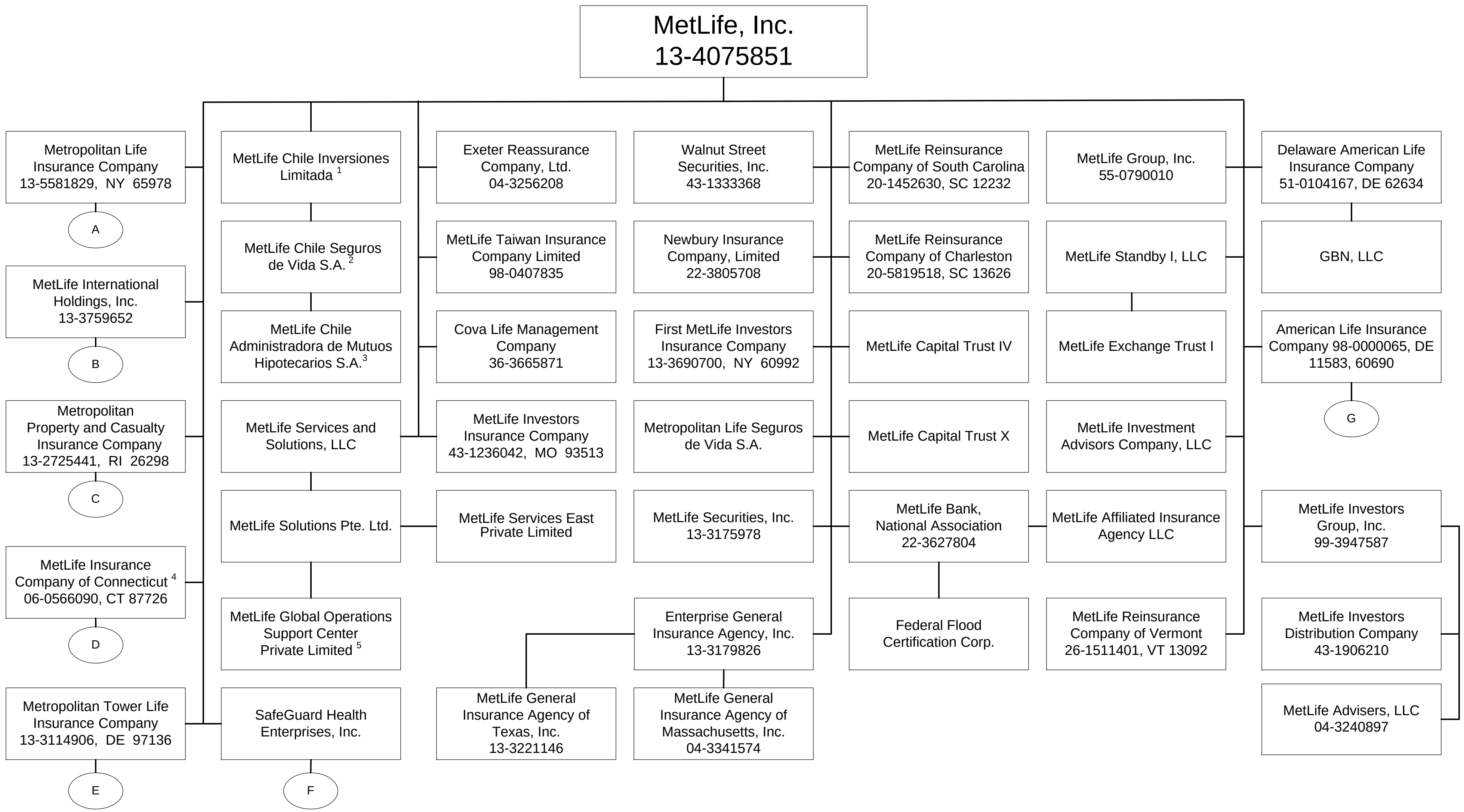
Explanation of Basis of Allocation of Premiums by States, etc.

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

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

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

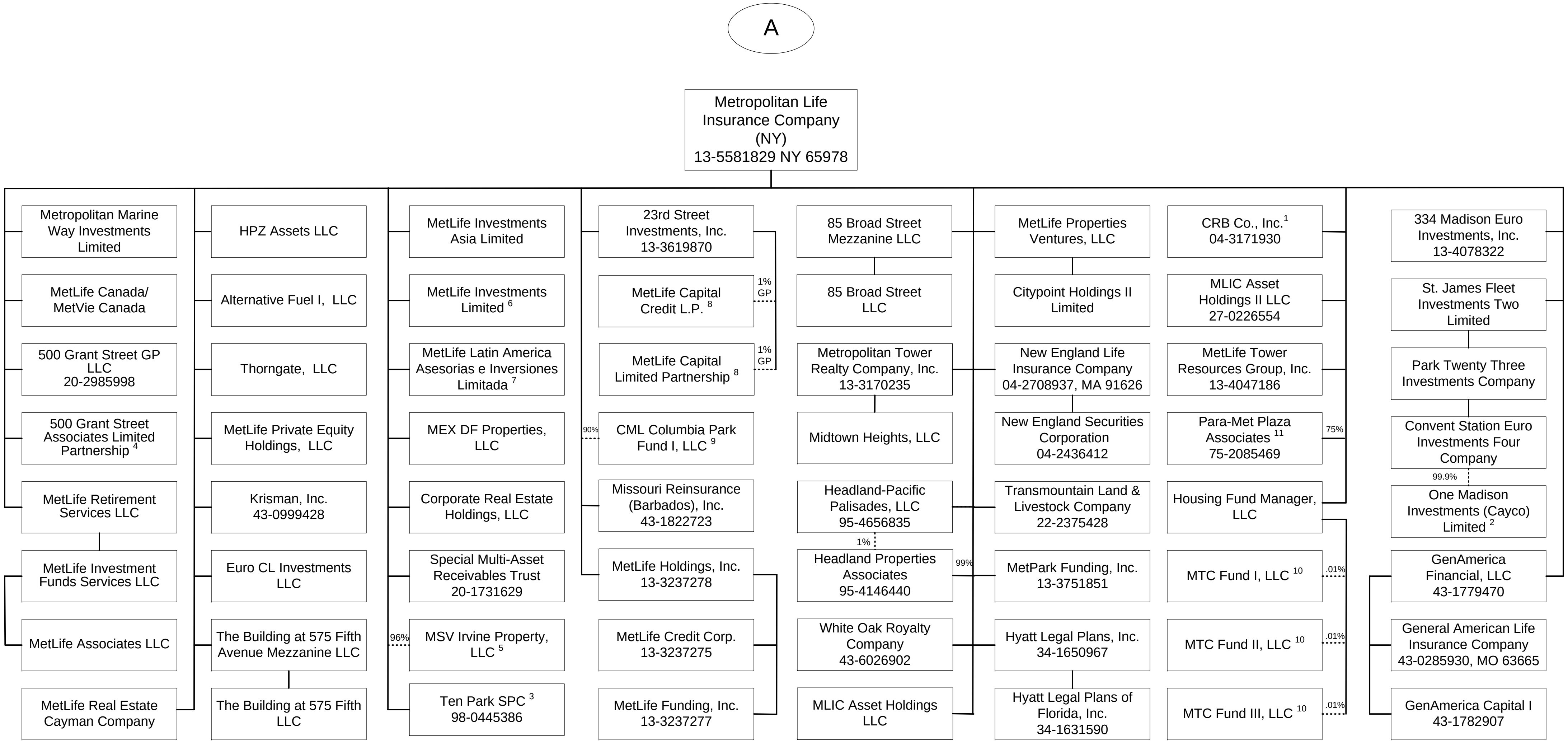
PART 1 - ORGANIZATIONAL CHART



1 87.98% is owned by MetLife, Inc., 12.01% is owned by Inversiones MetLife Holdco Dos Limitada and 0.01% is owned by Natiloportem Holdings, Inc.
2 99.99% is owned by MetLife Chile Inversiones Limitada and 0.01% is owned by MetLife International Holdings, Inc.
3 99.99% is owned by MetLife Chile Seguros de Vida S.A. and 0.01% is owned by MetLife Chile Inversiones Limitada.
4 86.72% is owned by MetLife, Inc. and 13.28% is owned by MetLife Investors Group, Inc.
5 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natiloportem Holdings, Inc.

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

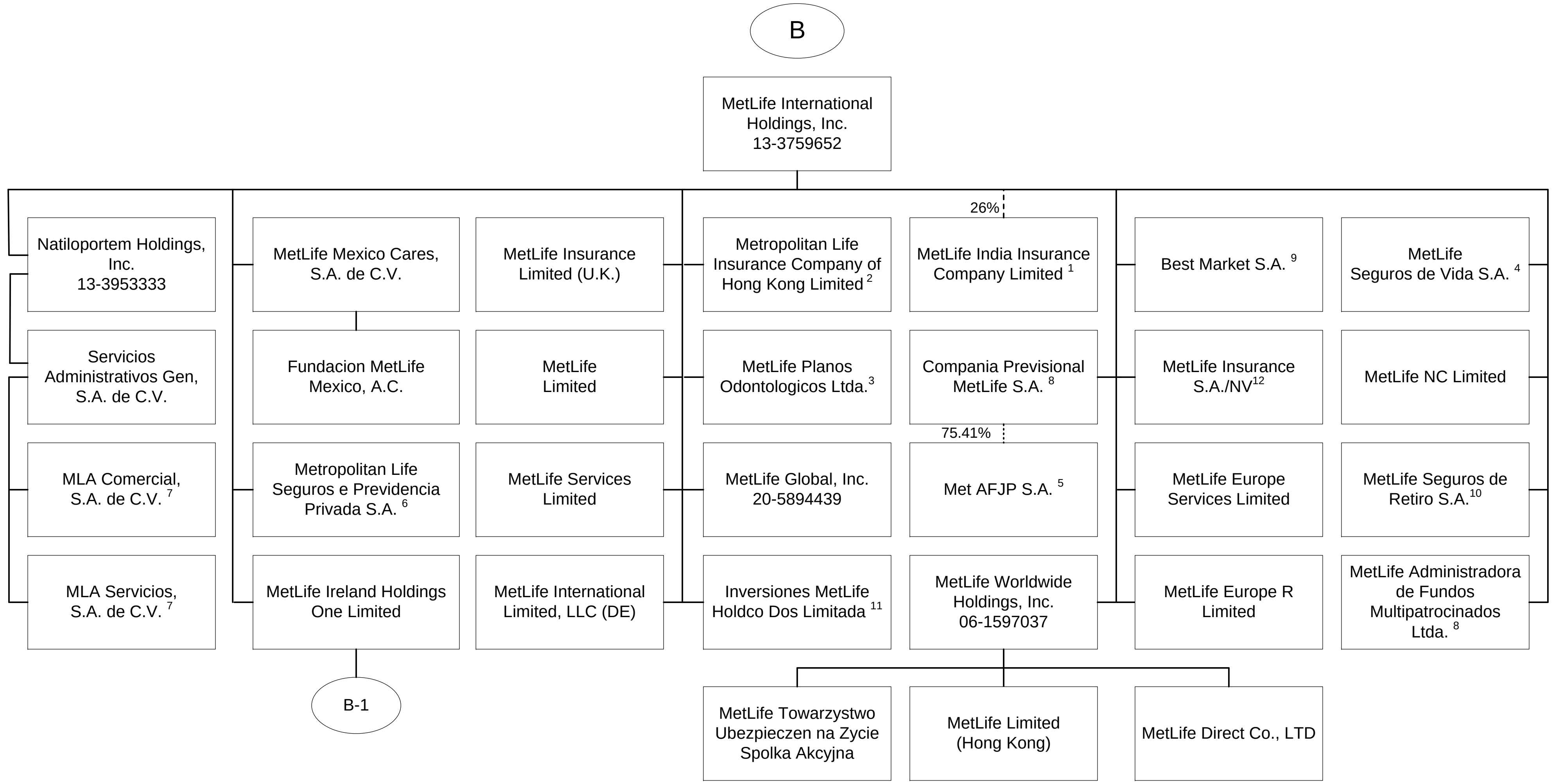
PART 1 - ORGANIZATIONAL CHART



1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB Co., Inc.
2 99.99999% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company and 0.00001% by St. James Fleet Investments Two Limited.
3 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.
4 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
5 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.
6 23rd Street Investments, Inc. holds 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 10% of membership interest is held by Metlife Insurance Company of Connecticut and 90% 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.

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

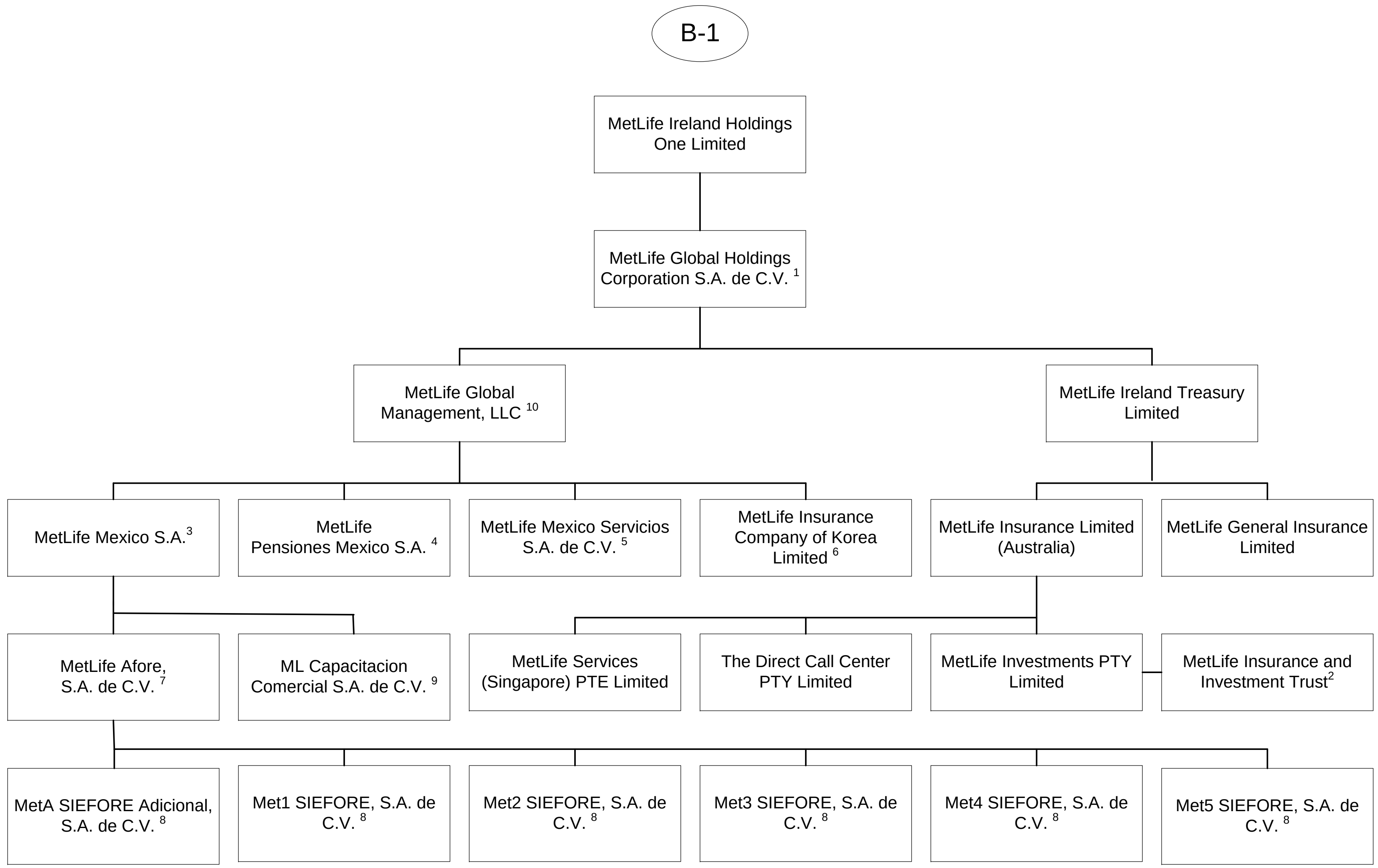
PART 1 - ORGANIZATIONAL CHART



1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
3 99.999% is owned by MetLife International Holdings, Inc. and .001% is owned by Natiloportem Holdings, Inc.
4 96.7372% is owned by MetLife International Holdings, Inc. and 3.2628% is owned by Natiloportem Holdings, Inc.
5 75.41% of the shares of Met AFJP S.A. are held by Compania Previsional MetLife S.A., 19.59% is owned by MetLife Seguros de Vida S.A., 3.97% is held by Natiloportem Holdings, Inc. and 1.03% is held by MetLife Seguros de Retiro S.A.
6 66.6617540% is owned by MetLife International Holdings, Inc., 33.3382457% is owned by MetLife Worldwide Holdings, Inc. and 0.0000003% is owned by Natiloportem Holdings, Inc.
7 99% is owned by Servicios Administrativos Gen, S.A. de C.V. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
8 95.46% is owned by MetLife International Holdings, Inc. and 4.54% is owned by Natiloportem Holdings, Inc.
9 5% of the shares are held by Natiloportem Holdings, Inc., and 95% is owned by MetLife International Holdings, Inc.
10 96.8488% is owned by MetLife International Holdings, Inc. and 3.1512% is owned by Natiloportem Holdings, Inc.
11 99% is owned by MetLife International Holdings Inc and 1% is owned by Natiloportem Holdings, Inc.
12 99.99999% of MetLife Insurance S.A./NV is owned by MetLife International Holdings, Inc. and 0.00001% by Natiloportem Holdings, Inc.

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

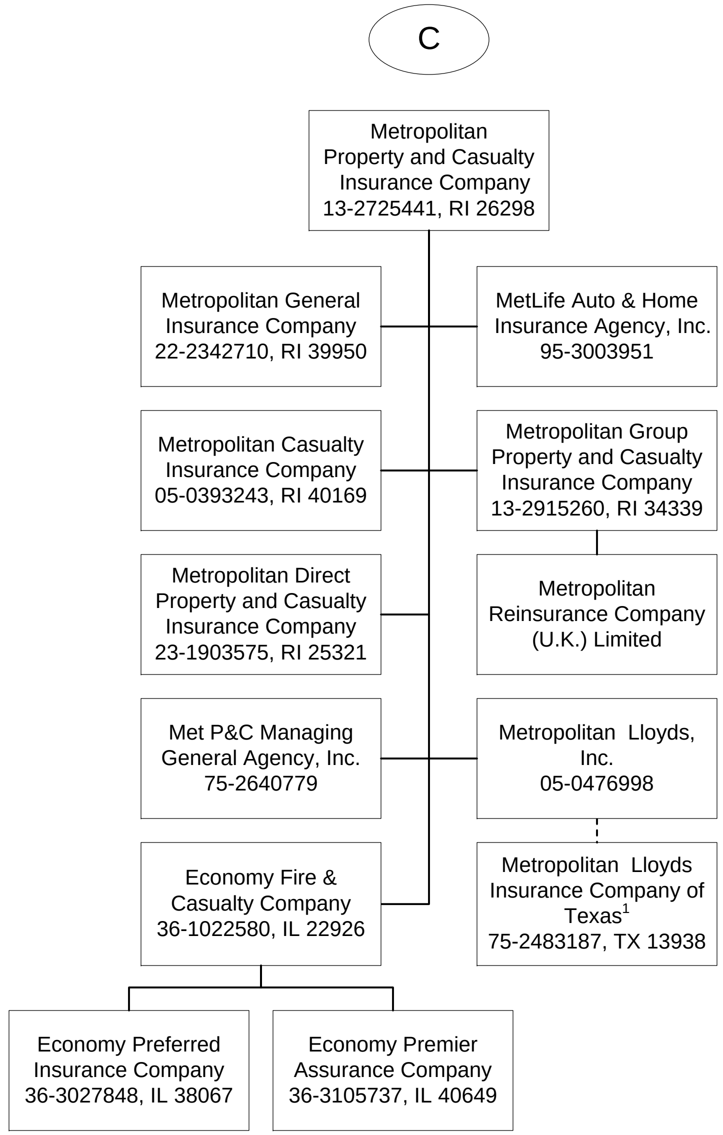
PART 1 - ORGANIZATIONAL CHART



1 98.9% is owned by MetLife Ireland Holdings One Limited and 1.1% is owned by MetLife International Limited, LLC.
2 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.
3 98.70541% is owned by Metropolitan Global Management, LLC and 1.29459% is owned by MetLife International Holdings, Inc.
4 97.4738% is owned by Metropolitan Global Management, LLC and 2.5262% is owned by MetLife International Holdings, Inc.
5 98% is owned by Metropolitan Global Management, LLC and 2% is owned by MetLife International Holdings, Inc.
6 14.64% of MetLife Insurance Company of Korea is owned by MetLife Mexico, S.A. and 85.36% is owned by Metropolitan Global Management, LLC.
7 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.
8 99.99% is owned by MetLife Afore, S.A. de C.V. and .01% is owned by MetLife Mexico S.A. (Mexico)
9 99% is owned by MetLife Mexico S.A. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
10 99.7% is owned by MetLife Global Holdings Corporation, S.A. de C.V. and 0.3% is owned by MetLife International Holdings, Inc.

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

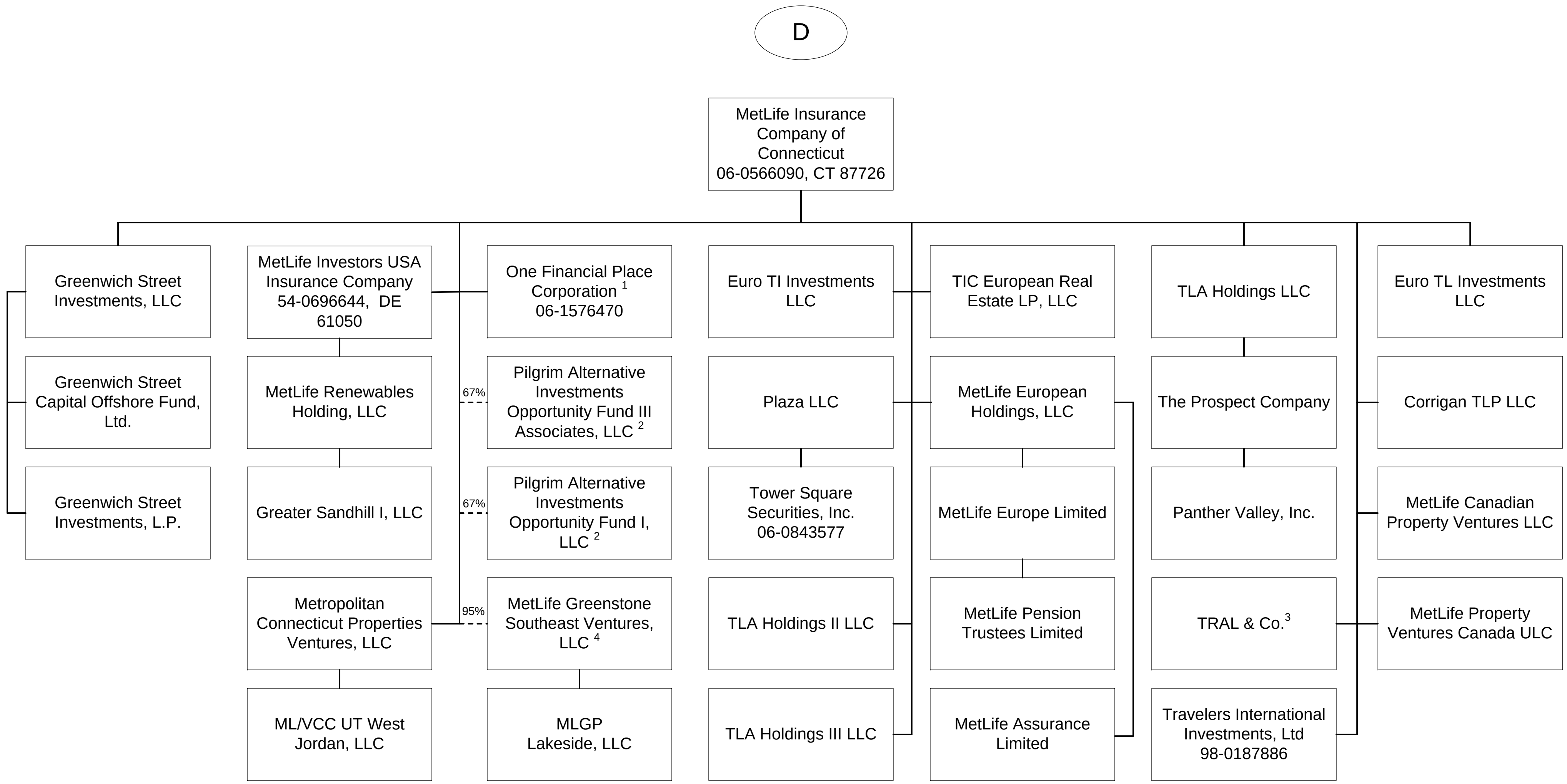
PART 1 - ORGANIZATIONAL CHART



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

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

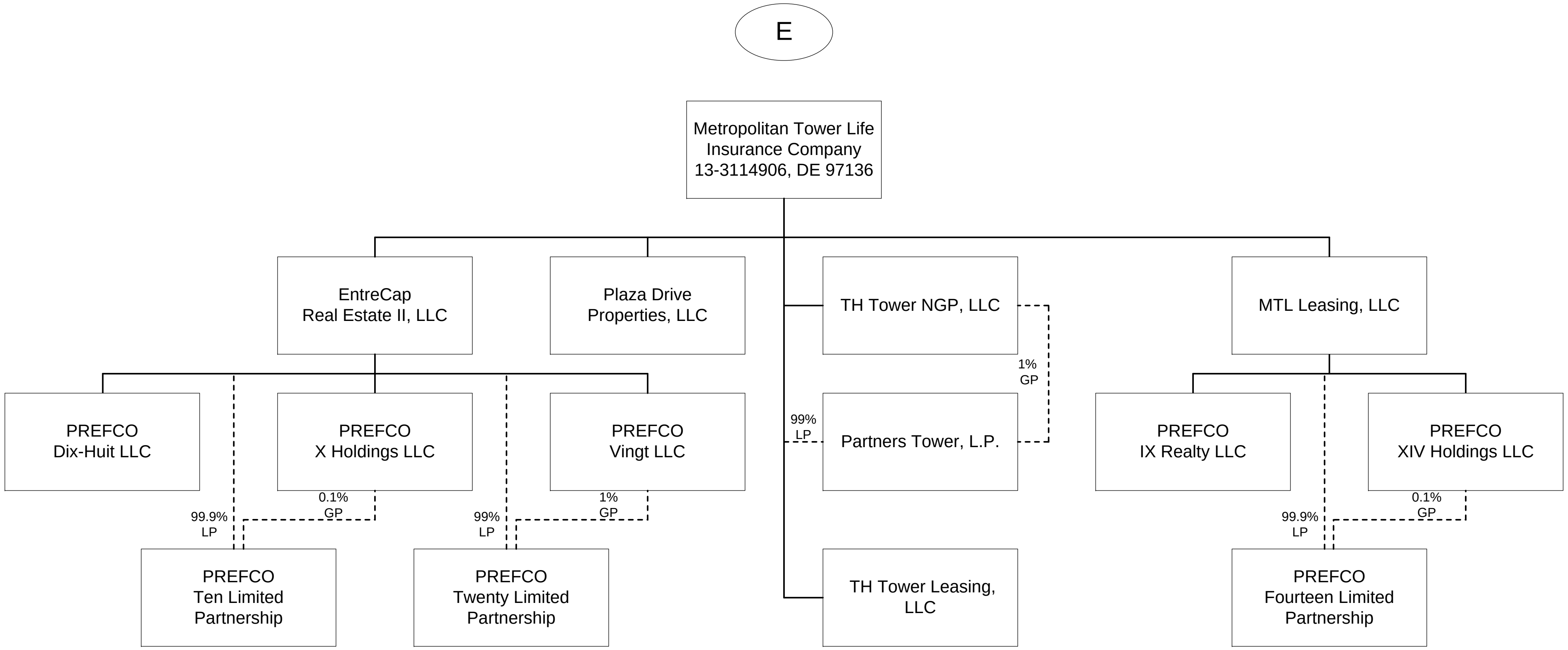
PART 1 - ORGANIZATIONAL CHART



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

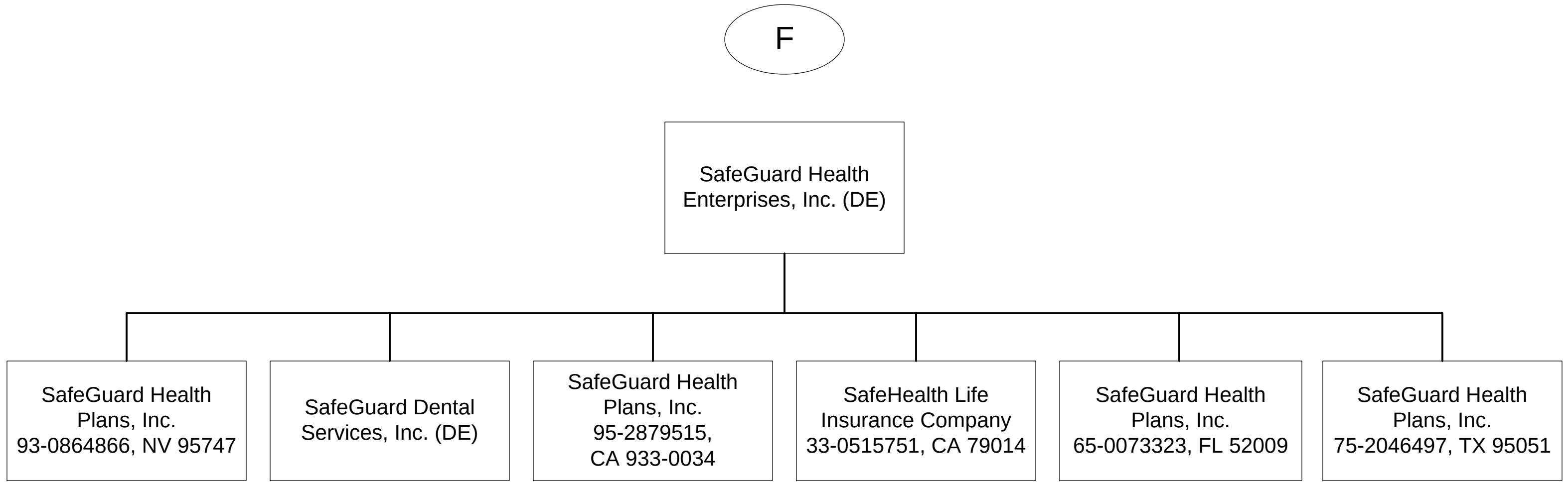
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

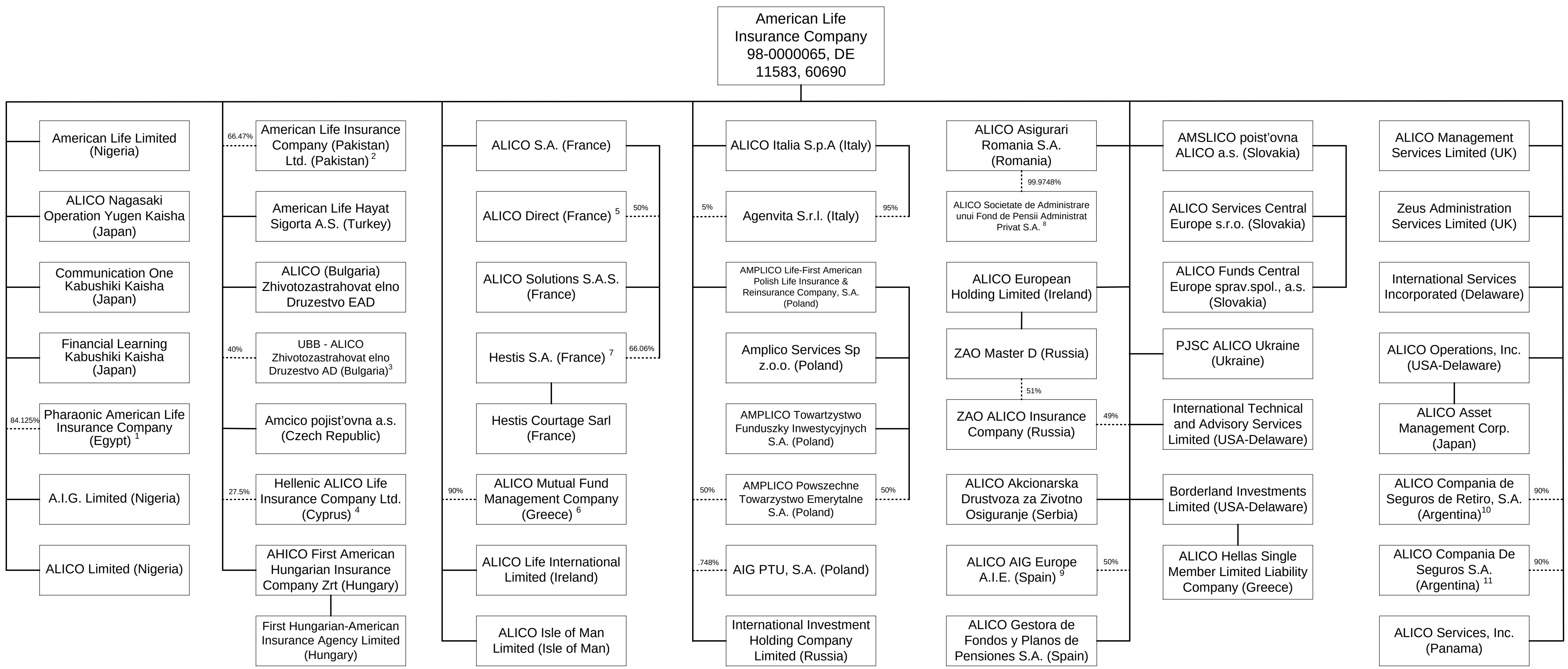
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

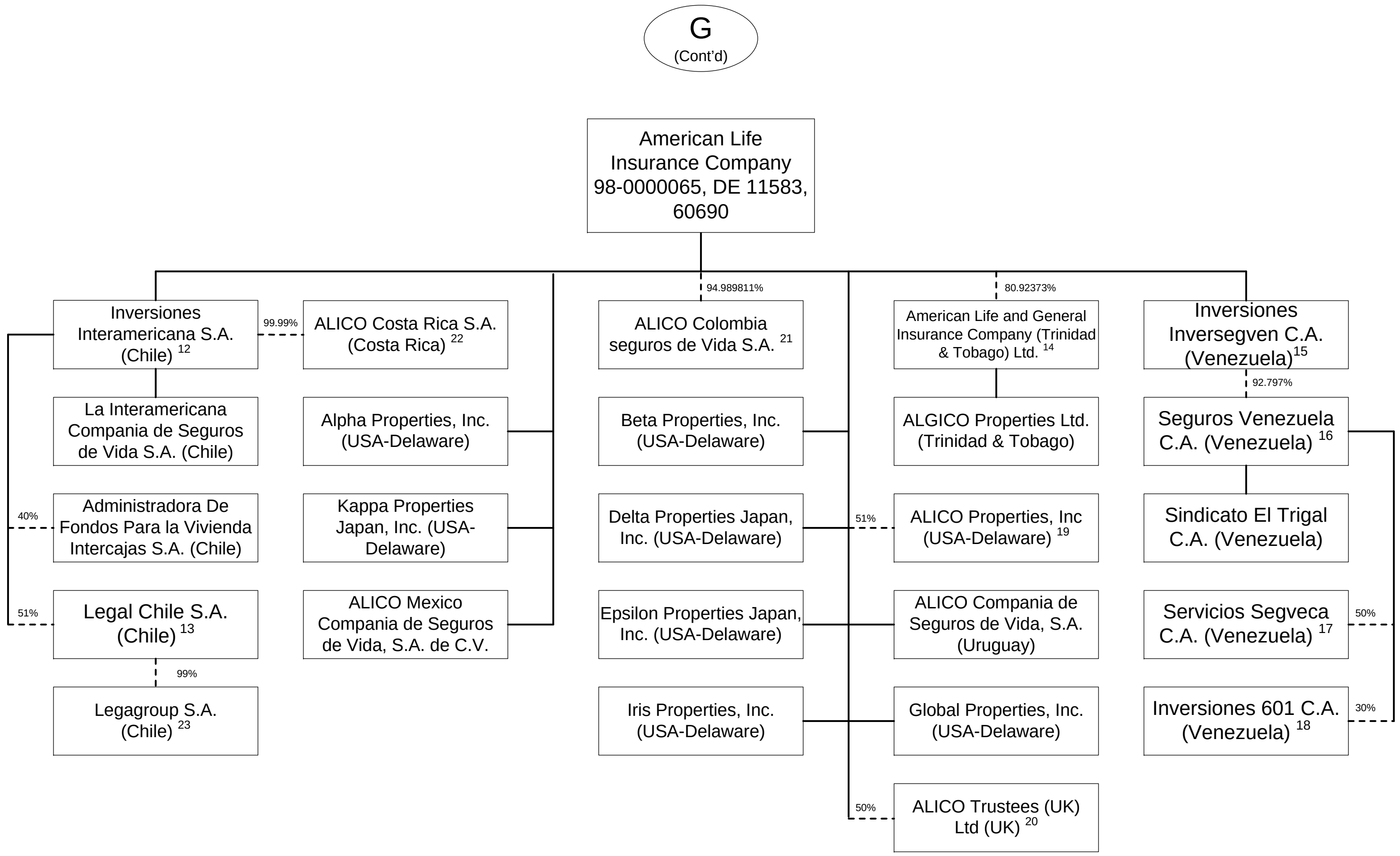
G



1 84.125% of Pharaonic American Life Insurance Company is owned by American Life Insurance Company and the remaining interests are owned by third parties.
2 66.47% of American Life Insurance Company (Pakistan) Ltd. Is owned by American Life Insurance Company and the remaining interests are owned by third parties.
3 40% of UBB-ALICO Zhivotozastrabovatelno is owned by American Life Insurance Company and the remaining interests are owned by third parties.
4 27.5% of Hellenic ALICO Life Insurance Company Ltd. Is owned by American Life Insurance Company and the remaining interests are owned by third parties.
5 50% of ALICO Direct is owned by ALICO S.A. and the remaining interest by AIG Europe, S.A.
6 90% of ALICO Mutual Fund Management Company is owned by American Life Insurance Company and the remaining interests by third parties.
7 66.06% of Hestis S.A. is owned by American Life Insurance Company and the remaining interests by third parties.
8 99.9748% of ALICO Societate de Administrarea unui Fond de Pensii Administrat Privat S.A. is owned by ALICO Asigurari Romania S.A. and .0252% is owned by Amplico Services Sp z.o.o.
9 50% of AIG Europe A.I.E. is owned by American Life Insurance Company and the remaining interests by a third party.
10 90% of ALICO Compania de Seguros de Retiro, S.A. is owned by American Life Insurance Company and 10% by International Technical & Advisory Services.
11 90% of ALICO Compania de Seguros S.A. is owned by American Life Insurance Company and 10% by International Technical & Advisory Services.

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

PART 1 - ORGANIZATIONAL CHART



12 99.99% of Inversiones Interamericana S.A. is owned by American Life Insurance Company and .01% by International Technical & Advisory Services.
13 51% of Legal Chile S.A. is owned by Inversiones Interamericana S.A. and 49% by a third party.
14 80.92373% of American Life and General Insurance Company (Trinidad & Tobago) Ltd. Is owned by American Life Insurance Company and the remaining interests are owned by a third party.
15 50% of Inversiones Inversegven C.A. is owned by American Life Insurance Company and the remaining interests by a third party.
16 92.797% of Seguros Venezuela C.A. is owned by Inversiones Inversegven C.A. and the remaining interests are owned by others.
17 50% of Servicios Segveca C.A. is owned by Seguros Venezuela C.A. and the remaining interests are owned by a third party.
18 30% of Inversiones 601 C.A. is owned by Seguros Venezuela C.A. and the remaining interests by a third party.
19 51% of ALICO Properties, Inc. is owned by American Life Insurance Company and the remaining interests are owned by a third party.
20 50% of ALICO Trustees (UK) Ltd is owned by American Life Insurance Companyand the remaining interests are owned by International Technical and Advisory Services Limited.
21 94.989811% of ALICO Colombia Seguros de Vida S.A. is owned by American Life Insurance Company, 5.0100030% is owned by International Technical and Advisory Services Limited and the remaining interests are owned by third parties.
22 99.99% of ALICO Costa Rica S.A. is owned by Inversiones Interamericana S.A. and .01% by La Interamericana Compania de Seguros de Vida S.A.
23 99% is owned by Legal Chile and 1% is owned by a third party.

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.

2010 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK