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ANNUAL STATEMENT

For the Year Ended December 31, 2011

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. Marlene Beverly Debel	Treasurer	4.	

OTHER

Michael John Bednarick	Vice President	Susan Ann Buffum	Vice President
Charles Phillip Cavas	Associate General Counsel	Michael Frederick Convery	Vice President
Anthony James D'Errico #	Vice President	Martin William Deede	Vice President
Larry Washburn Devaney #	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

Deborah Ann Mandel #	William Douglas Moore	Maria Regina Morris

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	Marlene Beverly Debel
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 1st day of February 2012

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)	2,740,280,739	0	2,740,280,739	2,710,077,109
2. Stocks (Schedule D):				
2.1 Preferred stocks	173,879,005	0	173,879,005	243,227,595
2.2 Common stocks	789,100,864	1,378,665	787,722,199	763,716,888
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)	312,384	0	312,384	264,177
4.2 Properties held for the production of income (less $............0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(111,136,242), Sch. E-Part 1), cash equivalents ($..........0, Sch. E-Part 2) and short-term investments ($..........0, Sch. DA)	(111,136,242)	0	(111,136,242)	(100,477,728)
6. Contract loans (including $..........0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	827,748	0	827,748	496,182
8. Other invested assets (Schedule BA)	125,634,351	0	125,634,351	92,329,248
9. Receivables for securities	49,781	0	49,781	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	4,335	0	4,335	530
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,718,952,965	1,378,665	3,717,574,300	3,709,634,002
13. Title plants less $..........0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	38,949,713	0	38,949,713	42,003,376
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in course of collection	20,651,224	2,516,095	18,135,129	38,729,947
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	736,473,796	0	736,473,796	679,228,513
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,321,004	1,487,454	2,833,550	5,631,335
16.2 Funds held by or deposited with reinsured companies	130,470	0	130,470	134,881
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	21,188,050	0	21,188,050	2,210,411
18.2 Net deferred tax asset	183,285,545	60,657,205	122,628,340	119,731,414
19. Guaranty funds receivable or on deposit	1,083,871	0	1,083,871	3,218,197
20. Electronic data processing equipment and software	26,170,454	26,170,454	0	0
21. Furniture and equipment, including health care delivery assets ($..........0)	4,237,221	4,237,221	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	389,040,584	80,664,097	308,376,487	300,370,594
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,144,484,897	177,111,191	4,967,373,706	4,900,892,670
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTALS (Lines 26 and 27)	5,144,484,897	177,111,191	4,967,373,706	4,900,892,670

DETAILS OF WRITE-INS

	1	2	3	4
1101. CDS MTM	0	0	0	530
1102. Deposit made in connection with invested asset	4,335	0	4,335	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)	4,335	0	4,335	530
2501. Advances	0	0	0	100,000
2502. COLI	284,320,284	0	284,320,284	276,769,522
2503. DAC Taxes Receivable	426,386	0	426,386	1,268,053
2598. Summary of remaining write-ins for Line 25 from overflow page	104,293,914	80,664,097	23,629,817	22,233,019
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	389,040,584	80,664,097	308,376,487	300,370,594

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,309,500,603	1,284,190,162
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	143,273	111,885
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	314,055,535	326,045,518
4.	Commissions payable, contingent commissions and other similar charges	35,618,899	37,035,028
5.	Other expenses (excluding taxes, licenses and fees)	95,810,054	84,568,993
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	11,802,155	13,896,138
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 $.....13,965,553 and including warranty reserves of $..........0 and accrued accident and health experience rating refunds including $..........0 for medical loss ratio rebate per the Public Health Service Act)	1,291,362,689	1,247,378,253
10.	Advance premium	30,895,715	28,573,875
11.	Dividends declared and unpaid:		
	11.1 Stockholders	538,948	536,331
	11.2 Policyholders	1,750,000	3,000,000
12.	Ceded reinsurance premiums payable (net of ceding commissions)	6,881,462	5,632,680
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	1,850
14.	Amounts withheld or retained by company for account of others	131,304	39,401
15.	Remittances and items not allocated	2,196,511	2,120,431
16.	Provision for reinsurance (Schedule F, Part 7)	61,356	309,896
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	1,508,990	12,619,899
20.	Derivatives	126,669	264,302
21.	Payable for securities	87,851	92,132
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	7,576,666	9,153,715
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	3,110,048,681	3,055,570,489
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	3,110,048,681	3,055,570,489
29.	Aggregate write-ins for special surplus funds	14,330,000	11,790,000
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)	436,301,662	426,838,818
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)	1,857,325,025	1,845,322,181
38.	TOTALS (Page 2, Line 28, Col. 3)	4,967,373,706	4,900,892,670

DETAILS OF WRITE-INS

2501.	Accounts Payable - Other Insurers	0	3,769
2502.	Deferred Gain	1,921,650	1,921,650
2503.	Accrued Interest Payable	463,013	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	5,192,003	7,228,296
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	7,576,666	9,153,715
2901.	Deferred Tax Asset Adjustment	14,330,000	11,790,000
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)	14,330,000	11,790,000
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)	3,011,443,653	2,936,485,937
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	2,053,312,539	1,720,185,174
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	323,037,048	305,772,116
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	797,300,245	773,014,091
5.	Aggregate write-ins for underwriting deductions	0	(117,140)
6.	Total underwriting deductions (Lines 2 through 5)	3,173,649,832	2,798,854,241
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(162,206,178)	137,631,696
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	154,774,591	184,871,792
10.	Net realized capital gains (losses) less capital gains tax of $.....(2,200,816) (Exhibit of Capital Gains (Losses))	(6,843,538)	(6,807,587)
11.	Net investment gain (loss) (Lines 9 + 10)	147,931,053	178,064,205
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....3,261,396)	(3,261,396)	(4,503,783)
13.	Finance and service charges not included in premiums	6,649,890	7,113,247
14.	Aggregate write-ins for miscellaneous income	9,137,897	(1,563,890)
15.	Total other income (Lines 12 through 14)	12,526,391	1,045,574
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(1,748,734)	316,741,475
17.	Dividends to policyholders	(287,367)	(1,108,922)
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)	(1,461,367)	317,850,397
19.	Federal and foreign income taxes incurred	(3,678,078)	61,910,973
20.	Net income (Line 18 minus Line 19) (to Line 22)	2,216,711	255,939,424
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,845,322,181	1,817,212,895
22.	Net income (from Line 20)	2,216,711	255,939,424
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....4,169,970	31,900,967	27,559,257
25.	Change in net unrealized foreign exchange capital gain (loss)	(195,528)	80,882
26.	Change in net deferred income tax	34,624,000	10,520,879
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28 Column 3)	(25,157,066)	(2,845,875)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	248,540	(101,289)
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	(34,174,779)	(264,393,992)
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	2,540,000	1,350,000
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	12,002,845	28,109,286
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,857,325,025	1,845,322,181

DETAILS OF WRITE-INS

0501.	2009 Private Passenger Auto North Carolina Escrow - Expense	0	(117,140)
0502.		0	0
0503.		0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	(117,140)
1401.	Cash Surrender Value of COLI	8,418,962	7,735,830
1402.	Group Property and Casualty - Misc. Other Commission	114,817	10,953
1403.	Other Income - Tax Examination	0	(624)
1498.	Summary of remaining write-ins for Line 14 from overflow page	604,118	(9,310,049)
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	9,137,897	(1,563,890)
3701.	Deferred Tax Asset Adjustment	2,540,000	1,350,000
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)	2,540,000	1,350,000

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	3,026,905,102	2,940,906,471
2.	Net investment income	158,021,179	186,759,320
3.	Miscellaneous income	12,526,391	1,045,574
4.	Total (Lines 1 through 3)	3,197,452,672	3,128,711,365
5.	Benefit and loss related payments	2,025,844,962	1,699,906,364
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,122,462,001	1,072,378,402
8.	Dividends paid to policyholders	962,633	1,514,604
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)	13,382,011	54,134,622
10.	Total (Lines 5 through 9)	3,162,651,608	2,827,933,992
11.	Net cash from operations (Line 4 minus Line 10)	34,801,064	300,777,373
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	580,415,170	682,564,549
	12.2 Stocks	75,794,604	31,400,015
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	0
	12.5 Other invested assets	30,421,066	145,627,136
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	47,998	0
	12.7 Miscellaneous proceeds	0	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	686,678,838	859,591,700
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	615,776,318	644,777,861
	13.2 Stocks	1,164,810	47,526,740
	13.3 Mortgage loans	0	0
	13.4 Real estate	83,017	20,320
	13.5 Other invested assets	61,538,676	187,440,719
	13.6 Miscellaneous applications	57,867	416,084
	13.7 Total investments acquired (Lines 13.1 to 13.6)	678,620,688	880,181,724
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)	8,058,150	(20,590,024)
	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	34,172,162	264,380,911
	16.6 Other cash provided (applied)	(19,345,566)	(21,948,227)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(53,517,728)	(286,329,138)
	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)	(10,658,514)	(6,141,789)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	(100,477,728)	(94,335,939)
	19.2 End of year (Line 18 plus Line 19.1)	(111,136,242)	(100,477,728)

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	5,023,547	3,489,797	3,430,374	5,082,970
2.	Allied lines	(24,286)	9,888	(21,612)	7,214
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	915,759,666	472,299,796	495,427,723	892,631,739
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	33,432,776	17,458,477	17,272,188	33,619,065
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	13,863,917	7,491,189	7,326,885	14,028,221
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	11,032,160	1,357,296	1,514,087	10,875,369
16.	Workers' compensation	88,519	46,144	47,565	87,098
17.1	Other liability - occurrence	38,355,222	19,925,795	20,417,341	37,863,676
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	1,202,071,683	423,571,035	442,051,122	1,183,591,596
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	835,824,886	301,728,821	303,897,003	833,656,705
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	3,055,428,090	1,247,378,253	1,291,362,689	3,011,443,653

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	3,430,374	0	0	0	3,430,374
2.	Allied lines	(21,612)	0	0	0	(21,612)
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	495,427,723	0	0	0	495,427,723
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	17,272,188	0	0	0	17,272,188
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	7,326,885	0	0	0	7,326,885
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	1,514,087	0	0	0	1,514,087
16.	Workers' compensation	47,565	0	0	0	47,565
17.1	Other liability - occurrence	20,362,311	55,031	0	0	20,417,341
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	442,051,122	0	0	0	442,051,122
19.3, 19.4	Commercial auto liability	0	0	0	0	0
21.	Auto physical damage	303,897,003	0	0	0	303,897,003
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	1,291,307,645	55,045	0	0	1,291,362,689
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					1,291,362,689

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:

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	6,528,627	141,418	0	0	1,646,498	5,023,547
2.	Allied lines	10,111,637	184,926	0	0	10,320,849	(24,286)
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	560,959,358	384,268,769	0	0	29,468,461	915,759,666
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	18,981,924	15,033,569	0	0	582,717	33,432,776
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	7,464,949	6,778,033	0	0	379,065	13,863,917
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	11,032,160	0	0	0	0	11,032,160
16.	Workers' compensation	44,839	43,680	0	0	0	88,519
17.1	Other liability - occurrence	33,725,254	6,769,712	(2,822)	0	2,136,922	38,355,222
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	337,737,390	873,423,188	10,720,608	0	19,809,503	1,202,071,683
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	234,939,440	607,403,014	263,037	0	6,780,605	835,824,886
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	1,221,525,578	1,894,046,309	10,980,823	0	71,124,621	3,055,428,090

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	3,282,129	61,292	0	3,343,421	3,305,855	1,821,309	4,827,968	95.0
2.	Allied lines	9,806,493	(2,706)	9,791,092	12,695	493,930	584,936	(78,311)	(1,085.6)
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	451,353,633	322,819,695	5,662,056	768,511,272	248,515,984	206,402,256	810,625,000	90.8
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	13	0	13	64	960	(883)	0.0
9.	Inland marine	7,553,492	6,138,486	468	13,691,510	6,741,563	5,614,326	14,818,746	44.1
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	1,746,928	1,327,703	419,225	3.0
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	4,166,293	0	0	4,166,293	1,186,026	935,095	4,417,224	40.6
16.	Workers' compensation	0	3,500	0	3,500	38,079	43,039	(1,460)	(1.7)
17.1	Other liability - occurrence	18,647,029	3,414,572	315,850	21,745,751	75,872,685	71,059,827	26,558,610	70.1
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	204,236,086	571,933,954	15,693,588	760,476,451	951,612,790	979,528,096	732,561,145	61.9
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	132,775,531	325,823,916	2,617,328	455,982,119	18,358,146	15,430,032	458,910,233	55.0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23.	Fidelity	0	0	0	0	0	0	0	0.0
24.	Surety	0	0	0	0	0	0	0	0.0
26.	Burglary and theft	0	0	0	0	0	0	0	0.0
27.	Boiler and machinery	0	0	0	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Warranty	0	0	0	0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX	69,073	0	69,073	1,628,554	1,442,584	255,043	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	831,820,686	1,230,261,794	34,080,384	2,028,002,097	1,309,500,603	1,284,190,162	2,053,312,539	68.2
	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	1,871,086	47,492	0	1,918,577	1,385,144	2,240	106	3,305,855	306,521
2.	Allied lines	7,378,233	240,595	7,167,653	451,175	52,308	717	10,271	493,930	81,461
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	93,874,042	62,290,000	6,930,414	149,233,628	58,305,343	41,413,800	436,786	248,515,984	63,838,585
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	64	0	64	0	0	0	64	0
9.	Inland marine	1,938,023	815,525	572	2,752,976	2,161,881	1,829,445	2,739	6,741,563	1,478,121
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	129,709	0	129,709	875,417	741,802	0	1,746,928	150,062
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	1,186,026	0	0	1,186,026	0	0	0	(a) 1,186,026	0
16.	Workers' compensation	21,962	6,165	0	28,127	4,378	5,574	0	38,079	11,501
17.1	Other liability - occurrence	24,856,525	16,597,350	0	41,453,875	27,777,893	6,768,808	127,891	75,872,685	6,129,336
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	221,786,394	674,182,230	63,702,154	832,266,470	21,759,670	98,250,181	663,531	951,612,790	229,655,164
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	9,804,410	25,112,889	292,112	34,625,187	(6,648,086)	(9,716,073)	(97,118)	18,358,146	12,403,617
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	1,428,554	0	1,428,554	XXX	200,000	0	1,628,554	1,167
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	362,716,701	780,850,572	78,092,905	1,065,474,368	105,673,948	139,496,494	1,144,207	1,309,500,603	314,055,535

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	10,215,227	0	0	10,215,227
1.2 Reinsurance assumed	25,207,350	0	0	25,207,350
1.3 Reinsurance ceded	1,178,743	0	0	1,178,743
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	34,243,834	0	0	34,243,834
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	105,075,706	0	105,075,706
2.2 Reinsurance assumed, excluding contingent	0	145,058,119	0	145,058,119
2.3 Reinsurance ceded, excluding contingent	0	10,676,509	0	10,676,509
2.4 Contingent - direct	0	4,452,377	0	4,452,377
2.5 Contingent - reinsurance assumed	0	6,625,557	0	6,625,557
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	250,535,250	0	250,535,250
3. Allowances to manager and agents	0	0	0	0
4. Advertising	379,196	60,542,347	0	60,921,543
5. Boards, bureaus and associations	1,285,460	8,214,002	0	9,499,462
6. Surveys and underwriting reports	0	20,558,499	0	20,558,499
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	136,053,070	165,067,126	2,266,587	303,386,783
8.2 Payroll taxes	11,199,817	13,431,902	134,848	24,766,567
9. Employee relations and welfare	41,541,491	47,377,661	233,620	89,152,772
10. Insurance	0	67,933	0	67,933
11. Directors' fees	0	0	0	0
12. Travel and travel items	4,250,986	6,458,184	250,235	10,959,405
13. Rent and rent items	12,230,371	22,824,868	340,502	35,395,741
14. Equipment	4,432,763	19,210,706	21,468	23,664,937
15. Cost or depreciation of EDP equipment and software	7,603,457	25,777,029	73,084	33,453,570
16. Printing and stationery	1,403,897	3,463,245	14,626	4,881,768
17. Postage, telephone and telegraph, exchange and express	6,666,996	14,792,529	27,630	21,487,155
18. Legal and auditing	85,478	132,845	15,362	233,685
19. Totals (Lines 3 to 18)	227,132,982	407,918,876	3,377,962	638,429,820
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....13,084	0	69,809,024	0	69,809,024
20.2 Insurance department licenses and fees	0	4,137,637	0	4,137,637
20.3 Gross guaranty association assessments	0	3,079,290	0	3,079,290
20.4 All other (excluding federal and foreign income and real estate)	0	786,313	0	786,313
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	77,812,264	0	77,812,264
21. Real estate expenses	0	8,322	0	8,322
22. Real estate taxes	0	114,877	0	114,877
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	61,660,230	60,910,654	1,229,707	123,800,591
25. Total expenses incurred	323,037,046	797,300,243	4,607,669	(a) 1,124,944,958
26. Less unpaid expenses - current year	314,055,536	143,231,108	0	457,286,644
27. Add unpaid expenses - prior year	326,045,519	135,500,157	0	461,545,676
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)	335,027,029	789,569,292	4,607,669	1,129,203,990

DETAILS OF WRITE-INS

2401. Income From Services Rendered	(2,768,580)	(8,177,385)	0	(10,945,965)
2402. LAD Service Fee	0	4,225,000	0	4,225,000
2403. Miscellaneous Expenses	527,873	1,293,974	91,772	1,913,619
2498. Summary of remaining write-ins for Line 24 from overflow page	63,900,937	63,569,065	1,137,935	128,607,937
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	61,660,230	60,910,654	1,229,707	123,800,591

(a) Includes management fees of $.....278,786,177 to affiliates and $.....22,870,356 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 10,887	604,666
1.1	Bonds exempt from U.S. tax	(a) 130,109,920	126,957,934
1.2	Other bonds (unaffiliated)	(a) 20,028,569	20,250,183
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 9,699,572	8,952,863
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	490,460	490,460
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 1,767,138	1,767,138
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 40,451	40,451
7.	Derivative instruments	(f) (9,991)	19,647
8.	Other invested assets	(111,759)	(111,759)
9.	Aggregate write-ins for investment income	728,752	728,752
10.	Total gross investment income	162,753,999	159,700,335
11.	Investment expenses		(g) 4,607,669
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 283,266
14.	Depreciation on real estate and other invested assets		(i) 34,809
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		4,925,744
17.	Net investment income (Line 10 minus Line 16)		154,774,591

DETAILS OF WRITE-INS

0901.	Make Whole Provision	170,721	170,721
0902.	Interest Received from Involuntary Pools	1,114,363	1,114,363
0903.	Accrued Interest Expense	(463,024)	(463,024)
0998.	Summary of remaining write-ins for Line 9 from overflow page	(93,308)	(93,308)
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	728,752	728,752
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 $.....6,893,272 accrual of discount less $.....6,675,121 amortization of premium and less $.....2,464,579 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 $.....236,827 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 $.....34,809 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	230,376	0	230,376	0	0
1.1	Bonds exempt from U.S. tax	(6,853,774)	0	(6,853,774)	0	0
1.2	Other bonds (unaffiliated)	(606,416)	(2,730)	(609,146)	2,486,402	(629,526)
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(2,015,999)	0	(2,015,999)	7,297,225	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	(22)	(6,160)	(6,182)	(5,171)	0
2.21	Common stocks of affiliates	0	0	0	23,979,161	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	47,998	0	47,998	0	0
7.	Derivative instruments	89,832	0	89,832	32,826	433,998
8.	Other invested assets	0	0	0	2,280,494	0
9.	Aggregate write-ins for capital gains (losses)	0	72,541	72,541	0	0
10.	Total capital gains (losses)	(9,108,005)	63,651	(9,044,354)	36,070,937	(195,528)

DETAILS OF WRITE-INS

0901.	Gain on exchange of foreign securities	0	72,541	72,541	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	72,541	72,541	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	1,378,665	1,416,146	37,481
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 (Schedule DB)	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 (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,378,665	1,416,146	37,481
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	2,516,095	7,072,950	4,556,855
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	1,487,454	811,005	(676,449)
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	60,657,205	33,100,101	(27,557,104)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	26,170,454	27,091,512	921,058
21. Furniture and equipment, including health care delivery assets	4,237,221	5,900,255	1,663,034
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	80,664,097	79,102,156	(1,561,941)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	177,111,191	154,494,125	(22,617,066)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	177,111,191	154,494,125	(22,617,066)

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	18,961,600	18,258,733	(702,867)
2503. Pension Asset	61,703,994	60,843,998	(859,996)
2598. Summary of remaining write-ins for Line 25 from overflow page	(1,496)	(574)	922
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	80,664,097	79,102,156	(1,561,941)

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, 2011, 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, 2011. 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, which are not modeled. For these securities, the NAIC relies on the second lowest NAIC Acceptable Rating Organization ("ARO") ratings to determine the initial NAIC designation. 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 rated 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, 2011 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. Depreciation expense is recorded in insurance expenses and taxes (other than federal income and capital gains taxes). 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 $15,931,695 and $15,912,135 at December 31, 2011 and 2010, respectively. Accumulated depreciation of EDP equipment and operating system computer software was $15,788,326 and $15,674,881 at December 31, 2011 and 2010, respectively. Related depreciation expense was $114,421 and $158,773 for the years ended December 31, 2011 and 2010, respectively.

Depreciation expense on furniture and fixtures, leasehold improvements and non-operating system computer software was $10,829,305 and $10,559,278 at December 31, 2011 and 2010, respectively.

2. Accounting Changes and Corrections of Errors

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

3. Business Combinations and Goodwill

   A. Statutory Purchase Method

      Not Applicable.

   B. Statutory 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) a. The Company did not recognize any other-than-temporary impairments ("OTTI") on the basis of the intent to sell during the year ended December 31, 2011.
          b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis during the year ended December 31, 2011.
          c. Impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the security are shown in note 5.D.(3).
      (3) Not Applicable.
      (4) At December 31, 2011, 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
$18,026,844	$22,935	$3,024,012	$1,129,488	$21,050,856	$1,152,423

      (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. Investments in 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, credit spreads, and/or other financial indices. Derivatives may be exchange-traded or contracted in the over-the-counter market. The Company uses swaps to manage various risks relating to its ongoing business operations.

Insurance statutes restrict the Company's use of derivative instruments to: (i) hedging activities intended to offset changes in the estimated fair value of assets held, obligations, and anticipated transactions; (ii) income generation transactions to generate additional income or return on covering assets, and (iii) replication synthetic asset transactions to reproduce the investment characteristics of otherwise permissible investments. The Company is prohibited from using 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 hedging such bonds 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 hedging such bonds 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 hedging such liabilities 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 used 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 at its estimated fair value with changes in estimated fair value, excluding changes in foreign exchange rates, reported in “change in net unrealized capital gains (losses)” and estimated fair value changes attributable to changes in foreign exchange rates are reported in “change in net unrealized foreign exchange capital gain (loss)”.

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.

To the extent the Company chooses not to designate a derivative for hedge accounting or the designated derivative no longer meets the criteria of an effective hedge, the derivative is carried at estimated fair value with changes in estimated fair value reported in “change in net unrealized capital gains (losses)” and any change in estimated fair value attributable to changes in foreign exchange rates are reported 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. 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, the contract may be cash settled or it may 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, 2011 and 2010.

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, 2011 and 2010, 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, 2011 and 2010, 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, 2011 and 2010.

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, 2011, the Company was obligated to return cash collateral under its control of $550,000. This cash collateral is reported in “cash, cash equivalents and short term investments” and the obligation to return it is reported in “aggregate write-ins for liabilities” as “cash collateral on derivatives”. At December 31, 2010, the Company had not accepted collateral in connection with the collateral agreements. At December 31, 2011 and 2010, the Company had not pledged 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 rating was 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

The Company has met the necessary RBC levels to be able to admit the increased amount of DTA available under SSAP 10R and has elected to admit the allowable increased amount. This current year election is consistent with 2010.

A. The components of net deferred income tax assets ("DTA") and deferred income tax liabilities ("DTL") as of December 31, consisted of the following:

	December 31, 2011		
	Ordinary	Capital	Total
Total gross DTA	$ 175,379,868	$ 29,087,365	$ 204,467,233
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	175,379,868	29,087,365	204,467,233
Total DTL	(21,181,688)	-	(21,181,688)
Net DTA	154,198,180	29,087,365	183,285,545
DTA nonadmitted in accordance with SSAP 10R	(31,569,840)	(29,087,365)	(60,657,205)
Total net admitted DTA/(DTL)	$ 122,628,340	$ -	$ 122,628,340

	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

	Change		
	Ordinary	Capital	Total
Total gross DTA	$ 30,957,713	$ 1,272,070	$ 32,229,783
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	30,957,713	1,272,070	32,229,783
Total DTL	(1,775,753)	-	(1,775,753)
Net DTA	29,181,960	1,272,070	30,454,030
DTA nonadmitted in accordance with SSAP 10R	(26,285,034)	(1,272,070)	(27,557,104)
Total net admitted DTA/(DTL)	$ 2,896,926	$ -	$ 2,896,926

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

	December 31, 2011		
	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.)	108,298,340	-	108,298,340
Ten percent of adjusted capital and surplus (10.b.ii)	N/A	N/A	N/A
Adjusted gross DTA offsetting existing DTL (10.c.)	21,181,688	-	21,181,688
DTA adjustment, lesser of:			
Expected to be recognized within three years (10.e.ii.(a))	14,330,000	-	14,330,000
Fifteen percent of adjusted capital and surplus (10.e.ii.(b))	N/A	N/A	N/A
Total admitted DTA	143,810,028	-	143,810,028
Total DTL	(21,181,688)	-	(21,181,688)
Total net admitted DTA/(DTL)	$ 122,628,340	$ -	$ 122,628,340
RBC level used in paragraph 10.d.:			
Total adjusted capital			$ 1,857,325,025
Authorized control level			$ 166,649,179

The following amounts were used in the RBC calculation:

	December 31, 2011		
	With ¶ 10.a.-c.	With ¶ 10.a.-e.	Change
Admitted DTA	$ 108,298,340	$ 122,628,340	$ 14,330,000
Admitted assets	$ 4,953,043,708	$ 4,967,373,708	$ 14,330,000
Statutory surplus	$ 1,842,995,025	$ 1,857,325,025	$ 14,330,000

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	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)	N/A	N/A	N/A
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))	N/A	N/A	N/A
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

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

B. All DTL were recognized as of December 31, 2011 and 2010.

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

	December 31, 2011	December 31, 2010
Federal	$ (3,678,078)	$ 61,910,973
Foreign	-	-
Total income tax on gain from operations	(3,678,078)	61,910,973
Federal income tax expense (benefit) on capital gains/(losses)	(2,200,816)	(2,786,981)
Utilization of capital loss carry-forwards	-	-
Other	-	-
Federal and foreign income taxes incurred	$ (5,878,894)	$ 59,123,992

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

DTA resulting from book/income tax differences in:	December 31, 2011	December 31, 2010	Change
Capital loss carryforward	$ 11,745,670	$ 11,938,244	$ (192,574)
Employee benefits	10,967,660	13,086,011	(2,118,351)
Investments - capital	17,341,695	15,877,051	1,464,644
Net operating loss	31,877,515	-	31,877,515
Nonadmitted assets	40,758,895	42,487,909	(1,729,014)
Other	840,156	875,146	(34,990)
Reserves	90,935,642	87,973,089	2,962,553
Total DTA - (admitted and nonadmitted)	204,467,233	172,237,450	32,229,783
Total DTA - (nonadmitted)	(60,657,205)	(33,100,101)	(27,557,104)
Total DTA - (admitted)	$ 143,810,028	$ 139,137,349	$ 4,672,679
DTL resulting from book/income tax differences in:			
Investments	$ (9,145,550)	$ (3,297,399)	$ (5,848,151)
Other	(12,036,138)	(16,108,536)	4,072,398
Total DTL	$ (21,181,688)	$ (19,405,935)	$ (1,775,753)
Net admitted DTA/(DTL)	$ 122,628,340	$ 119,731,414	$ 2,896,926
		Tax effect of change in nonadmitted assets	27,557,104
		Tax effect of unrealized gains (losses)	4,169,970
		Change in net DTA	$ 34,624,000

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, 2011
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 35%	$	1,883,760
Net realized capital gains (losses) @ 35%		(3,165,524)
Tax effect of:		
Change in nonadmitted assets		1,729,014
Dividend received deduction		(1,966,572)
Meal & Entertainment		229,126
Other		1,750
Penalties		17,834
Prior years adjustments and accruals		1,484,340
Tax exempt income		(40,716,622)
Total statutory income taxes (benefit)	$	(40,502,894)
Federal and foreign income taxes incurred including tax on realized capital gains	$	(5,878,894)
Change in net DTA		(34,624,000)
Total statutory income taxes (benefit)	$	(40,502,894)

E. (1) As of December 31, 2011, the Company has net ordinary loss carryforwards which will expire as follows:

Year of expiration		Net ordinary loss carryforward
2030	$	91,078,614

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

Year of expiration		Net capital loss carryforwards
2014	$	24,514,703
2016		9,044,354
	$	33,559,057

The Company has tax credit carryforwards which will expire as follows:

Year of expiration		Tax credit carryforward
2030	$	10

(2) The Company has no income taxes incurred in prior years that will be available for recoupment in the event of future net losses.

(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 entities included in this consolidation are as follows:

23rd Street Investments, Inc.
334 Madison Euro Investments, Inc.
Cova Life Management Company
CRB Co., Inc.
Delaware American Life Insurance Company
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 Reinsurance Company of South Carolina
MetLife Reinsurance Company of Vermont
MetLife Securities, Inc.
MetLife Taiwan Insurance Company Limited
MetLife Tower Resources Group, Inc.
MetLife Worldwide Holdings, Inc.
MetPark Funding, Inc.
Metropolitan Casualty Insurance Company
Metropolitan Direct Property and Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property and Casualty Insurance Company
Metropolitan Life Insurance Company
Metropolitan Lloyds Insurance Company of Texas
Metropolitan Lloyds, Inc.
Metropolitan 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
One Financial Place Corporation
Panther Valley, Inc.
SafeGuard Health Enterprises, Inc.

MetLife Group, Inc.	SafeGuard Health Plans, Inc. (CA)
MetLife Health Plans, Inc.	SafeHealth Life Insurance Company
MetLife Holdings, Inc.	SafeGuard Health Plans, Inc. (FL)
MetLife, Inc.	SafeGuard Health Plans, Inc. (NV)
MetLife Insurance Company of Connecticut	SafeGuard Health Plans, Inc. (TX)
MetLife International Holdings, Inc.	The Prospect Company
MetLife Investors Distribution Company	Tower Square Securities, Inc.
MetLife Investors Group, Inc.	Transmountain Land & Livestock Company
MetLife Investors Insurance Company	Walnut Street Securities, Inc.
MetLife Investors USA Insurance Company	White Oak Royalty Company
MetLife Reinsurance Company of Charleston	

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

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

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

B. – C.

(1) For transactions by the Company and any affiliated insurer with any affiliate, see Note 13 and Schedule Y Part 2.

(2) The Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA with a book value of $7,858,644 and a statement value of $15,586,546 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 $285,928,029 and $259,911,880 during 2011 and 2010, respectively. The charges to the Company for services from Metropolitan Life Insurance Company (“MLIC”) were $279,294,682 and $253,499,420 during 2011 and 2010, respectively with balances due to MLIC of $7,190,707 and $12,844,733 as of December 31, 2011 and December 31, 2010, respectively. The charges to the Company for services from MetLife Group, Inc. were $6,633,347 and $6,412,460 during 2011 and 2010, respectively with balances due to MetLife Group, Inc. of $0 as of December 31, 2011 and December 31, 2010.

(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, 2011, 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, 2011 Due From (To)		December 31, 2010 Due From (To)
Economy Fire & Casualty Company	$	1,043,922	$	2,339
Economy Preferred Insurance Company		8,438		2,542
Economy Premier Assurance Company		(30,334)		548,998
MetLife Affiliated Insurance Agency		0		(102)
MetLife Auto & Home Insurance Agency, Inc.		435		(19,167)
MetLife Bank		62,424		39,815
MetLife General Insurance Agency		(118,733)		(80,927)
MetLife Insurance Company (MetLife)		(7,190,707)		(12,844,733)
MetLife Insurance Company of Connecticut		187		0
MetLife, Inc. (MET)		(243,560)		(111,526)
Metropolitan Casualty Insurance Company		948,896		49,541
Metropolitan Direct Property and Casualty Insurance Company		1,122,527		(52,976)
Metropolitan General Insurance Company		68,049		(16,898)
Metropolitan Group Property and Casualty Insurance Company		2,936,339		179,827
Metropolitan Lloyds Insurance Company of Texas		(114,310)		(317,352)
New England Life Insurance Company		(2,568)		719
Total	$	(1,508,995)	$	(12,619,900)

E. Not Applicable

F. Material management and service contracts and all cost sharing agreements, other than cost allocation arrangements involving the Company or an affiliated insurer are described as follows;

The Company is a party to service agreements with its affiliates, Metropolitan Life Insurance Company, MetLife Services and Solutions, LLC and MetLife Group, Inc. These service agreements provide for personnel, facilities, and equipment to be made available to the Company 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 operations. These agreements involve cost allocation arrangements, under which the Company pays for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the services provided.

G. 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 $6.789 million and $7.269 million, respectively, related to these plans for the years ended December 31, 2011 and 2010.

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 $61.704 million and $60.844 million at December 31, 2011 and 2010, 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 $17.906 million and $16.346 million for the years ended December 31, 2011 and 2010, 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 years ended December 31, 2011 and 2010, the Company's reimbursement to MLIC was $18.766 million and $22.859 million, respectively.

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 $1.148 million and $1.060 million for the years ended December 31, 2011 and 2010, respectively. At December 31, 2011, the Company reports accrued pension benefit cost under MLIC.

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 $14.859 million and $11.499 million for the years ended December 31, 2011 and 2010, respectively. Accrued postemployment and other postretirement benefit cost equivalents, which are included in accrued expenses, were $65.981 million and $55.741 million at December 31, 2011 and 2010, respectively. Although MLIC has partially funded the other postretirement and postemployment plans, it has been its practice to fund benefit payments as they come due from general assets. Accordingly, the Company reimbursed MLIC for benefit payments to its retirees and employees in the amount of $4.211 million and $3.668 million for the years ended December 31, 2011 and 2010, 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, 2011 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, 2011.

(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 $4,172,123 and $4,380,911 for the periods ended December 31, 2011 and 2010, respectively. Dividends paid on common stock were $30,000,000 and $260,000,000 for the periods ended December 31, 2011 and 2010, 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 2012 without prior regulatory approval from the RI DBR, Insurance Division.

(4) On October 24, 2011 the Company’s Board of Directors approved an extraordinary cash dividend of up to $50 million on its outstanding common stock, payable to MetLife on or before December 31, 2011. The Company received approval for this common stock dividend from the RI DBR, Insurance Division on December 1, 2011 and paid a dividend of $30 million on December 16, 2011. The Company paid extraordinary preferred stock dividends of $1,072,663, $1,032,623, $1,030,080, $722 (a correction of the prior dividend paid), and $1,036,035 on February 15, 2011, May 13, 2011, August 15, 2011, August 30, 2011, and November 15, 2011, respectively, to MetLife Credit Corp. The Company received approval for these preferred stock dividends from the RI DBR, Insurance Division on January 18, 2011 for the February dividend payment, on April 20, 2011 for the May dividend payment, on July 6, 2011 for the August dividend payment, on August 29, 2011 for the August dividend correction payment, and on October 6, 2011 for the November dividend payment.

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

(6) - (9)
Not Applicable.

(10) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was $76,916,043.

(11) - (13)
Not Applicable.

14. Contingencies

A. Contingent Commitments

The Company makes commitments to fund partnership investments. The amounts of these unfunded commitments were $2,897,679 and $4,284,892 at December 31, 2011 and 2010, 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, 2011 and December 31, 2010. 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. During 2011, due to the lack of Reliance assessments over the past 5 years, a review of the current accrual was performed. In July 2011, the Reliance liability was reduced by $2,777,332 and the Reliance asset reduced by $1,605,199, resulting in a guaranty fund liability of $1,493,405 and a guaranty fund asset of $1,078,184 as of December 31, 2011.

(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, 2011 is $11,401.

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 $1,730,700 for a total of 0 to 25 such claims on a per-claim basis.

E. Product Warranties

Not Applicable.

F. All Other Contingencies

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's motion for class certification was denied. The plaintiff's individual claims for bad faith and breach of contract remain.

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, and Met Group is awaiting the court's decision.

A putative class action has been brought by an Arizona insured in Rhode Island federal court. The plaintiff alleges that the Company has been making automobile total loss settlements in breach of its contract and in bad faith. The suit claims that the Company is breaching its contract by not honoring its V550 endorsement which provides full replacement cost coverage for vehicles that have been owned for less than one year and have been driven less than 15,000 miles. The court granted the Company's motion to dismiss the claim for unjust enrichment and noted that the plaintiff had conceded that he will not pursue a separate tort claim for bad faith. The Company has been vigorously defending this action.

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

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

15. Leases

A. The Company's total rent expense was $15,433,525 and $15,452,013 for 2011 and 2010, respectively. The Company has entered into various lease agreements for office space, fleet vehicles, and other equipment. Rental expense under such leases was $9,482,159 and $9,733,664 in 2011 and 2010, respectively. In addition, rental expense includes affiliated rental expense of $5,951,366 and $5,718,349 for 2011 and 2010, 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,
2012	$	8,409,490
2013		7,545,357
2014		4,663,108
2015		1,812,474
2016		1,195,396
Thereafter		271,179
Total	$	23,897,004

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 notional amount of the Company's financial instruments (derivatives that are designated as effective hedging instruments) with off-balance sheet credit risk at December 31:

	2011		2010	
	Assets	Liabilities	Assets	Liabilities
Swaps	$ 6,785,000	$ -	$ 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 book/adjusted carrying 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 $351,279 and $150,237 at December 31, 2011 and 2010, respectively.

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. See Note 8 for information about cash collateral accepted 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, 2011.

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	$ 36,334,219

20. Fair Value Measurements

(1) As of December 31, 2011, the Company's financial assets and liabilities measured and reported at estimated fair value were as follows:

	December 31, 2011 Fair Value Measurements at Reporting Date Using 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
Assets				
Bonds:				
All Other Governments	$ -	$ 117,147	$ -	$ 117,147
U. S. Politicial Subdivisions	$ -	$ 4,505,200	$ -	$ 4,505,200
U.S. Special Revenue and Agencies	$ -	$ 31,356,862	$ 12,960,000	$ 44,316,862
Industrial & Miscellaneous	$ -	$ 1,407,188	$ 303,284	$ 1,710,472
Total bonds	$ -	$ 37,386,397	$ 13,263,284	$ 50,649,681
Common stocks				
Industrial & Miscellaneous (1)	$ 3,695	$ -	$ -	$ 3,695
Derivative assets: (2)				
Foreign currency contracts	$ -	$ 415,035	$ -	$ 415,035
Credit contracts	$ -	118,523	$ -	118,523
Total assets	$ 3,695	$ 37,919,955	$ 13,263,284	$ 51,186,934
Liabilities				
Derivative liabilities (2)				
Foreign currency contracts	$ -	$ 74,538	$ -	$ 74,538
Credit contracts	$ -	52,131	$ -	52,131
Total liabilities	$ -	$ 126,669	$ -	$ 126,669

(1) Common stocks as presented in the table above differ from the amounts presented in the statutory statements of admitted assets, liabilities and capital and surplus because certain of these investments are not measured at estimated fair value (such as affiliated common stocks carried at underlying equity, etc.)
(2) Derivative assets and derivative 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.

Transfers between Levels 1 and 2 --- During the year ended December 31, 2011, transfers between Levels 1 and 2 were not significant. Transfers between levels are assumed to occur at the beginning of the period.

(2) 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, 2011 is as follows:

Estimated Fair Value Measurements in Level 3 of the Fair Value Hierarchy

	Bonds				
	U.S. Political Subdivisions	**U.S. Special Revenue and Agencies**	**Industrial & Miscellaneous**	**Total Bonds**	**Total Assets**
Balance at January 1, 2011	$ 4,000,000	$ -	$ 376,824	$ 4,376,824	**$ 4,376,824**
Transfer into Level 3 (1)	$ -	$ 13,800,000	$ -	$ 13,800,000	**$ 13,800,000**
Transfer out of Level 3 (1)	$ (4,000,000)	$ -	$ -	$ (4,000,000)	**$ (4,000,000)**
Total gains and losses included in net income (2)	$ -	$ -	$ -	$ -	**$ -**
Total gains and losses included in capital and surplus	$ -	$ -	$ (9,717)	$ (9,717)	**$ (9,717)**
Purchases (3)	$ -	$ -	$ -	$ -	**$ -**
Sales (3)	$ -	$ (840,000)	$ (63,823)	$ (903,823)	**$ (903,823)**
Issuances (3)		$ -	$ -	$ -	**$ -**
Settlements (3)		$ -	$ -	$ -	**$ -**
Balance at December 31, 2011	**$ -**	**$12,960,000**	**$ 303,284**	**$ 13,263,284**	**$ 13,263,284**

(1) When the following activity occurs, it is reported within the transfer into Level 3 and transfer out of Level 3 columns of the rollforward schedule, as appropriate: a) securities that were measured at amortized cost at the beginning of the period, but were measured at estimated fair value at the end of the period, as estimated fair value was less than amortized cost at the end of the period – reported within transfer into Level 3 column; b) securities that were measured at estimated fair value at the beginning of the period, as estimated fair value was less than amortized cost at the beginning of the period, but were measured at amortized cost at the end of the period, as estimated fair value was greater than amortized cost at the end of the period - reported within transfer out of Level 3 column. Total gains and (losses) (in net income and capital and surplus) are calculated assuming transfers into (out) of Level 3 occurred at the beginning of the period. Items transferred into and out of Level 3 in the same period are excluded from the rollforward.

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

(3) 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.

Transfers into or out of Level 3 — During the year ended December 31, 2011, transfers into Level 3 were $13,800,000 and transfers out of Level 3 were $4,000,000.

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. In addition, assets that change from measurement at amortized cost to measurement at estimated fair value are reported within transfers into Level 3. 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. Transfers into and/or out of any level are assumed to occur at the beginning of the period. In addition, assets that change from measurement at estimated fair value to measurement at amortized cost are reported within transfers out of Level 3.

There were no realized and unrealized gains (losses) for the year ended December 31, 2011 due to changes in estimated fair value recorded in net income for Level 3 assets and liabilities.

There was no portion of the unrealized gains (losses) for the year ended December 31, 2011 due to changes in estimated fair value recorded in net income for Level 3 assets and liabilities still held at December 31, 2011.

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

(4) Valuation Techniques and Inputs by Level Within the Three-Level Fair Value Hierarchies by Major Classes of Assets and Liabilities:

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 the Company's 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 - Foreign government 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.

Bonds - U.S. corporate and foreign corporate securities — included within Industrial & Miscellaneous 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 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.

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, London Interbank Offered Rate 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 - State and political subdivision securities — included within 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, however these securities are less liquid and certain of the inputs are based on very limited trading activity.

Bonds - U.S. 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.

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

C. At December 31, 2011 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 $279,294,682 and $253,499,420 for the period ended December 31, 2011 and 2010, 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, 2011.

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, 2011. 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	361,615	361,933	311,613	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
Total	361,615	361,933	311,613	0

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2011, through February 24, 2012, 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 does not have unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company’s policyholder surplus.

The Company has significant unsecured aggregate recoverables with the federal government and mandatory state pools and associations in the amount of $53,470,996, $13,026,579, and $7,047,256 with Michigan Catastrophic Claims Association (Federal ID AA-9991159), National Flood Insurance Program (Federal ID AA-9992201), and North Carolina Reinsurance Facility (Federal ID AA-9991139), respectively.

The Michigan Catastrophic Claims Association (MCCA), a private non-profit unincorporated association, was created by the state Legislature in 1978. Michigan's unique auto insurance no-fault law provides unlimited lifetime coverage for medical expenses which result from auto accidents. The MCCA reimburses auto no-fault insurance companies for each Personal Injury Protection (PIP) medical claim paid in excess of a set amount. Currently that amount is $500,000. This means that the insurance company pays the entire claim, but is reimbursed by the MCCA for medical costs over $500,000. All auto insurance companies operating in Michigan are required to participate and are assessed to cover the catastrophic medical claims occurring in Michigan. Those assessments are generally passed on to auto insurance policyholders.

The unsecured aggregate recoverable for the National Flood Insurance Program are part of the Write Your Own (WYO) Program which began in 1983 and is a cooperative undertaking of the insurance industry and FEMA. The WYO Program allows participating property and casualty insurance companies to write and service the Standard Flood Insurance Policy in their own names. The companies receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. The WYO Program operates as part of the NFIP, and is subject to its rules and regulations.

NC Reinsurance Facility 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 participated in mandatory reinsurance facilities over a substantial number of years and has never experienced a reinsurance write-off.

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	$ 727,983,031	$ 0	$ 0	$ 0	$ 727,983,031	$ 0
All Other	2,051,180	520,672	13,965,553	4,365,634	(11,914,373)	(3,844,962)
Total	$ 730,034,211	$ 520,672	$ 13,965,553	$ 4,365,634	$ 716,068,658	$ (3,844,962)

Direct Unearned Premium Reserve $575,294,032

(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	$ 10,479,484	$ 0	$ 0	$ 10,479,484
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 10,479,484	$ 0	$ 0	$ 10,479,484

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.

H. Transfer of Property and Casualty Run-Off Agreements

Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by $810 million from $1,610 million in 2010 to $800 million in 2011. 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, 2011 was $196,452,746. 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, 2011.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

The Company had liabilities of $553 and $502 related to premium deficiency reserves as of December 31, 2011 and 2010, 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. 05/13/2011

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). 06/12/2006

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			NO		YES
MetLife Bank, N.A.	Bridgewater, NJ		YES	NO		
MetLife Investment Advisors Company, LLC	Wilmington, DE			NO		YES
MetLife Investors Distribution Company	Irvine, CA			NO		YES
MetLife Securities, Inc.	New York, NY			NO		YES
New England Securities Corporation	Boston, MA			NO		YES
Tower Square Securities, Inc.	Hartford, CT			NO		YES
Walnut Street Securities, Inc.	St. Louis, MO			NO		YES

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

10.1 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 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]

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

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

10.6 If the answer to 10.5 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

GENERAL INTERROGATORIES

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).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below? Yes [ ] No [X]
15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16. 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 [ ]
17. 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 [ ]
18. 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 [ ]

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]
20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
20.11 To directors or other officers $.......................................0
20.12 To stockholders not officers $.......................................0
20.13 Trustees, supreme or grand (Fraternal only) $.......................................0
20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
20.21 To directors or other officers $.......................................0
20.22 To stockholders not officers $.......................................0
20.23 Trustees, supreme or grand (Fraternal only) $.......................................0
21.1 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]
21.2 If yes, state the amount thereof at December 31 of the current year:
21.21 Rented from others $.......................................0
21.22 Borrowed from others $.......................................0
21.23 Leased from others $.......................................0
21.24 Other $.......................................0
22.1 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]
22.2 If answer is yes:
22.21 Amount paid as losses or risk adjustment $.......................................0
22.22 Amount paid as expenses $.......................................0
22.23 Other amounts paid $.......................................0
23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]
23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $.......................................0

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.1 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 24.3)? Yes [ ] No [X]
24.2 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.

24.3 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).

PART 1 - COMMON INTERROGATORIES - INVESTMENT

n/a

24.4 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 [ ]
24.5 If answer to 24.4 is yes, report amount of collateral for conforming programs. $...............................0
24.6 If answer to 24.4 is no, report amount of collateral for other programs. $...............................0
24.7 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]
24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]
24.9 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]
25.1 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 21.1 and 24.3) Yes [X] No [ ]
25.2 If yes, state the amount thereof at December 31 of the current year:
25.21 Subject to repurchase agreements $...............................0
25.22 Subject to reverse repurchase agreements $...............................0
25.23 Subject to dollar repurchase agreements $...............................0
25.24 Subject to reverse dollar repurchase agreements $...............................0
25.25 Pledged as collateral $...............................0
25.26 Placed under option agreements $...............................0
25.27 Letter stock or securities restricted as to sale $...............................0
25.28 On deposit with state or other regulatory body $.................4,370,557
25.29 Other $...............................0
25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No [ ]
26.2 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.

27.1 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]
27.2 If yes, state the amount thereof at December 31 of the current year: $...............................0
28. 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 [ ]
28.01 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 & Co.	4 New York Plaza - 12th Floor, New York, NY, 10004

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]
28.04 If yes, give full and complete information relating thereto:

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

PART 1 - COMMON INTERROGATORIES - INVESTMENT

28.05 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	Ernest Asp	200 Park Avenue, New York, NY 10166
4095	Chris Bajak	200 Park Avenue, New York, NY 10166
4095	Jonathan Batista	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	Hank Chang	200 Park Avenue, New York, NY 10166
4095	Jason Chanin	200 Park Avenue, New York, NY 10166
4095	Jason Chapin	200 Park Avenue, New York, NY 10166
4095	Daniel Chen	200 Park Avenue, New York, NY 10166
4095	Yang Chen	200 Park Avenue, New York, NY 10166
4095	Bryan Chismar	200 Park Avenue, New York, NY 10166
4095	Michael De Fazio	200 Park Avenue, New York, NY 10166
4095	Reka Deim	200 Park Avenue, New York, NY 10166
4095	Joe DellaValle	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	Francis Deibold	200 Park Avenue, New York, NY 10166
4095	John Dineen	200 Park Avenue, New York, NY 10166
4095	Kim Dowling	200 Park Avenue, New York, NY 10166
4095	Jean-Luc Eberlin	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	Fei Ge	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	Daniel Harrison	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	Aoife Kaufman	200 Park Avenue, New York, NY 10166
4095	Kevin Kelly	200 Park Avenue, New York, NY 10166
4095	Leo Kelser	200 Park Avenue, New York, NY 10166
4095	Chris Kemndo	200 Park Avenue, New York, NY 10166
4095	Wai Lee	200 Park Avenue, New York, NY 10166
4095	Jason Leinwand	200 Park Avenue, New York, NY 10166
4095	John Lima	200 Park Avenue, New York, NY 10166
4095	Stacey Lituchy	200 Park Avenue, New York, NY 10166
4095	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	Sean Lyng	200 Park Avenue, New York, NY 10166
4095	Kenneth Mahon	200 Park Avenue, New York, NY 10166
4095	Jason Manske	200 Park Avenue, New York, NY 10166
4095	William McGettigan	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	Joel Nybeck	200 Park Avenue, New York, NY 10166
4095	Anne 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	Arvindh Rao	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	Mark Rooney	200 Park Avenue, New York, NY 10166
4095	John Rosenthal	200 Park Avenue, New York, NY 10166
4095	Sanket Sant	200 Park Avenue, New York, NY 10166
4095	Jonathan Schlein	200 Park Avenue, New York, NY 10166
4095	Alex Strickler	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	William Turner	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 Wiviot	200 Park Avenue, New York, NY 10166

29.1 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]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj.Carrying Value
29.2999. TOTAL		0

PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.3 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

30. 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 (+)
30.1 Bonds	2,740,280,739	2,863,155,477	122,874,738
30.2 Preferred stocks	173,879,005	176,698,577	2,819,572
30.3 Totals	2,914,159,744	3,039,854,054	125,694,310

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

Per Part 5, Section 1 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.

31.1 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]

31.2 If the answer to 31.1 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 [ ]

31.3 If the answer to 31.2 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 prices from multiple pricing services to cover all asset classes and obtain multiple prices for certain securities.

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

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $................9,480,770

33.2 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.	2,652,709

34.1 Amount of payments for legal expenses, if any? $.......................6,445

34.2 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	6,445

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $...................517,498

35.2 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 and Casualty Insurers Association	517,498

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...	$.............10,875,369	$.............10,116,769
2.2 Premium Denominator.....................................	$.........3,011,443,653	$.........2,936,485,937
2.3 Premium Ratio (2.1/2.2)...................................	.............................0.4	.............................0.3
2.4 Reserve Numerator..	$................2,700,113	$................2,292,391
2.5 Reserve Denominator......................................	$.........2,915,062,101	$.........2,857,725,818
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 financed 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 2011	2 2010	3 2009	4 2008	5 2007
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)	1,262,461,849	1,226,989,064	1,213,638,521	1,254,427,993	1,281,584,363
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	907,830,574	914,486,458	907,435,831	952,237,959	952,795,967
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	945,228,127	901,561,569	860,985,635	846,509,797	860,184,965
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	11,032,160	10,136,097	9,930,397	9,325,151	8,395,192
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	3,126,552,711	3,053,173,188	2,991,990,385	3,062,500,900	3,102,960,487
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)	1,240,515,424	1,206,818,198	1,194,060,295	1,231,270,991	1,254,619,623
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	888,120,840	893,635,503	886,632,069	917,542,613	932,322,453
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	915,759,666	872,646,550	825,094,944	804,364,289	794,738,078
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	11,032,160	10,136,097	9,930,397	9,325,151	8,395,192
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	3,055,428,090	2,983,236,348	2,915,717,705	2,962,503,043	2,990,075,346
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(162,206,178)	137,631,696	193,467,370	258,270,111	317,343,438
14. Net investment gain (loss) (Line 11)	147,931,053	178,064,205	177,732,024	106,473,807	202,281,782
15. Total other income (Line 15)	12,526,392	1,045,574	6,359,705	14,162,428	22,215,665
16. Dividends to policyholders (Line 17)	(287,367)	(1,108,922)	621,757	3,265,447	3,377,499
17. Federal and foreign income taxes incurred (Line 19)	(3,678,078)	61,910,973	91,453,520	102,870,933	137,999,275
18. Net income (Line 20)	2,216,712	255,939,424	285,483,822	272,769,966	400,464,111
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,967,373,706	4,900,892,670	4,819,781,668	4,855,641,812	5,333,546,608
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	18,135,129	38,729,947	39,715,110	51,580,448	55,058,131
20.2 Deferred and not yet due (Line 15.2)	736,473,796	679,228,513	634,511,353	632,642,024	625,909,555
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	3,110,048,681	3,055,570,489	3,002,568,770	3,093,307,069	3,507,716,949
22. Losses (Page 3, Line 1)	1,309,500,603	1,284,190,162	1,262,536,871	1,329,097,954	1,409,360,456
23. Loss adjustment expenses (Page 3, Line 3)	314,055,535	326,045,518	327,197,851	347,551,298	396,730,417
24. Unearned premiums (Page 3, Line 9)	1,291,362,689	1,247,378,253	1,200,627,844	1,203,775,028	1,225,484,902
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)	1,857,325,025	1,845,322,181	1,817,212,898	1,762,334,742	1,825,829,666
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	34,801,068	300,777,369	239,444,786	210,910,097	313,090,640
Risk-Based Capital Analysis					
28. Total adjusted capital	1,857,325,025	1,845,322,181	1,817,212,898	1,762,334,742	1,825,829,666
29. Authorized control level risk-based capital	166,649,179	156,256,463	179,198,796	196,518,031	242,847,923
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)	73.7	73.1	75.0	72.0	66.5
31. Stocks (Lines 2.1 & 2.2)	25.9	27.1	26.2	28.9	28.6
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)	(3.0)	(2.7)	(2.6)	(2.6)	2.2
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	XXX	XXX	XXX
37. Other invested assets (Line 8)	3.4	2.5	1.3	1.7	2.7
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	0.0	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)	789,097,169	765,118,008	751,444,812	771,509,660	726,548,709
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	15,586,546	14,991,616	14,391,340	13,805,643	13,231,088
48. Total of above lines 42 to 47	804,683,715	780,109,624	765,836,152	785,315,303	739,779,797
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)	43.3	42.3	42.1	44.6	40.5

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	31,900,967	27,559,257	15,777,777	(2,433,746)	(16,292,968)
51. Dividends to stockholders (Line 35)	(34,174,779)	(264,393,992)	(304,823,739)	(309,722,668)	(414,552,151)
52. Change in surplus as regards policyholders for the year (Line 38)	12,002,846	28,109,282	54,878,155	(63,494,924)	(24,752,092)
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)	798,235,141	762,720,078	794,597,601	778,034,445	759,248,737
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	485,438,633	436,869,559	441,895,089	481,954,461	442,639,849
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	774,173,341	522,779,818	495,798,793	522,918,840	424,177,295
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,166,293	3,999,632	3,911,243	3,786,870	3,421,117
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)	69,073	179,513	320,626	445,854	302,830
58. Total (Line 35)	2,062,082,481	1,726,548,600	1,736,523,353	1,787,140,470	1,629,789,828
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)	782,225,702	746,239,121	775,236,513	750,812,444	736,065,339
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	473,029,745	429,685,142	434,797,767	456,864,374	433,270,389
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	768,511,285	518,428,475	488,267,968	517,351,356	398,081,661
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,166,293	3,999,632	3,911,243	3,786,870	3,421,117
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)	69,073	179,513	320,626	445,854	302,830
64. Total (Line 35)	2,028,002,097	1,698,531,884	1,702,534,118	1,729,260,898	1,571,141,336
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)	68.2	58.6	56.0	55.3	50.7
67. Loss expenses incurred (Line 3)	10.7	10.4	10.0	9.0	10.0
68. Other underwriting expenses incurred (Line 4)	26.5	26.3	27.3	27.1	28.6
69. Net underwriting gain (loss) (Line 8)	(5.4)	4.7	6.6	8.7	10.7
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)	25.7	25.9	27.2	26.8	27.7
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	78.9	69.0	66.0	64.3	60.8
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)	164.5	161.7	160.5	168.1	163.8
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)	(78,275)	(58,712)	(66,099)	(169,962)	(135,020)
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)	(4.2)	(3.2)	(3.8)	(9.3)	(7.3)
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)	(162,104)	(163,074)	(258,912)	(279,065)	(289,332)
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)	(8.9)	(9.3)	(14.2)	(15.1)	(16.2)

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	3,058	1,341	497	3	706	0	1,076	2,918	XXX
2. 2002	2,921,579	82,928	2,838,651	1,692,531	47,696	55,670	1,420	231,421	383	145,687	1,930,124	XXX
3. 2003	3,011,841	93,753	2,918,088	1,649,373	53,825	50,172	1,288	246,220	464	147,210	1,890,188	XXX
4. 2004	3,054,742	97,232	2,957,510	1,569,066	42,973	46,114	1,264	250,436	489	148,382	1,820,890	XXX
5. 2005	3,052,121	132,255	2,919,866	1,774,347	224,042	48,069	12,014	265,360	842	153,558	1,850,878	XXX
6. 2006	3,046,444	114,061	2,932,383	1,525,759	39,542	41,670	1,304	267,396	531	148,434	1,793,447	XXX
7. 2007	3,088,979	115,534	2,973,445	1,561,274	32,745	38,478	1,132	269,707	336	163,200	1,835,246	XXX
8. 2008	3,084,200	99,987	2,984,213	1,723,782	31,226	30,577	780	262,748	317	154,097	1,984,785	XXX
9. 2009	2,998,007	79,143	2,918,865	1,558,343	23,050	22,284	477	247,314	100	144,700	1,804,314	XXX
10. 2010	3,005,873	69,388	2,936,486	1,518,349	18,417	10,796	484	250,549	64	149,758	1,760,729	XXX
11. 2011	3,081,861	70,417	3,011,444	1,459,733	20,595	3,476	598	220,658	140	108,246	1,662,533	XXX
12. Totals	XXX	XXX	XXX	16,035,615	535,451	347,802	20,762	2,512,516	3,666	1,464,348	18,336,053	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	30,511	21,594	7,890	92	5,570	4	1,509	1	6,009	3	0	29,795	XXX
2. 2002	2,411	960	513	1	313	1	69	0	486	1	278	2,829	XXX
3. 2003	6,769	8,206	3,224	3	1,197	0	471	0	1,799	0	235	5,251	XXX
4. 2004	5,805	5,271	3,217	13	952	3	385	1	1,546	2	332	6,615	XXX
5. 2005	9,736	2,914	6,700	17	954	79	465	1	2,210	1	412	17,052	XXX
6. 2006	11,385	1,690	3,958	24	1,354	1	386	1	2,054	1	797	17,420	XXX
7. 2007	29,322	2,301	8,834	65	2,882	7	855	3	4,423	4	1,424	43,935	XXX
8. 2008	60,402	3,246	23,471	133	6,165	17	2,349	10	9,621	7	2,537	98,594	XXX
9. 2009	116,671	10,114	64,112	344	12,569	15	6,599	7	21,253	5	5,637	210,718	XXX
10. 2010	212,254	6,315	97,569	365	21,321	0	8,974	0	34,680	0	9,518	368,117	XXX
11. 2011	486,015	14,727	197,968	840	39,398	0	16,002	0	99,412	0	56,248	823,229	XXX
12. Totals	971,281	77,338	417,456	1,899	92,674	127	38,064	25	183,493	23	77,418	1,623,556	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	16,715	13,080
2. 2002	1,983,415	50,461	1,932,954	67.9	60.8	68.1	0	0	0.00	1,963	867
3. 2003	1,959,225	63,786	1,895,439	65.1	68.0	65.0	0	0	0.00	1,785	3,467
4. 2004	1,877,521	50,015	1,827,505	61.5	51.4	61.8	0	0	0.00	3,738	2,877
5. 2005	2,107,841	239,911	1,867,930	69.1	181.4	64.0	0	0	0.00	13,504	3,548
6. 2006	1,853,962	43,095	1,810,867	60.9	37.8	61.8	0	0	0.00	13,629	3,791
7. 2007	1,915,775	36,594	1,879,182	62.0	31.7	63.2	0	0	0.00	35,789	8,146
8. 2008	2,119,115	35,736	2,083,379	68.7	35.7	69.8	0	0	0.00	80,493	18,101
9. 2009	2,049,144	34,112	2,015,032	68.4	43.1	69.0	0	0	0.00	170,325	40,393
10. 2010	2,154,491	25,644	2,128,846	71.7	37.0	72.5	0	0	0.00	303,143	64,974
11. 2011	2,522,662	36,900	2,485,762	81.9	52.4	82.5	0	0	0.00	668,416	154,813
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,309,501	314,056

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	527,903	593,775	636,117	660,283	637,174	621,833	604,327	598,563	603,692	605,623	1,932	7,060
2. 2002	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	1,701,430	(911)	(5,008)
3. 2003	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	1,647,884	(898)	(996)
4. 2004	XXX	XXX	1,757,423	1,688,997	1,642,782	1,607,213	1,597,090	1,585,020	1,578,660	1,576,015	(2,645)	(9,005)
5. 2005	XXX	XXX	XXX	1,738,748	1,734,065	1,674,908	1,632,980	1,616,231	1,604,094	1,601,203	(2,891)	(15,028)
6. 2006	XXX	XXX	XXX	XXX	1,643,491	1,640,695	1,584,370	1,567,626	1,550,933	1,541,948	(8,985)	(25,678)
7. 2007	XXX	XXX	XXX	XXX	XXX	1,701,173	1,675,257	1,648,424	1,627,555	1,605,392	(22,164)	(43,032)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	1,860,873	1,883,725	1,841,875	1,811,334	(30,541)	(72,390)
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,744,597	1,782,861	1,746,571	(36,290)	1,974
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818,564	1,843,681	25,118	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,165,832	XXX	XXX
										12. Totals	(78,275)	(162,104)

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	270,983	410,442	493,696	537,334	556,879	567,989	575,339	579,624	581,835	XXX	XXX
2. 2002	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	1,699,086	XXX	XXX
3. 2003	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	1,644,432	XXX	XXX
4. 2004	XXX	XXX	1,006,274	1,310,969	1,424,850	1,498,942	1,540,136	1,558,912	1,566,998	1,570,943	XXX	XXX
5. 2005	XXX	XXX	XXX	985,898	1,295,919	1,428,152	1,517,963	1,560,290	1,576,694	1,586,360	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	962,256	1,280,542	1,400,350	1,472,188	1,509,677	1,526,582	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	1,009,529	1,332,034	1,457,057	1,527,724	1,565,876	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	1,166,461	1,534,115	1,651,189	1,722,353	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,101,163	1,431,383	1,557,101	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,151,613	1,510,244	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,442,016	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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	73,071	45,847	73,374	85,951	53,843	35,275	17,926	7,192	8,238	9,305
2. 2002	314,580	126,029	89,792	77,503	37,120	25,645	13,274	6,555	1,729	581
3. 2003	XXX	375,795	187,178	127,833	55,760	32,438	14,708	5,607	4,396	3,692
4. 2004	XXX	XXX	423,463	185,668	110,361	55,550	33,174	15,719	6,944	3,588
5. 2005	XXX	XXX	XXX	367,382	260,184	146,519	56,775	26,368	12,630	7,146
6. 2006	XXX	XXX	XXX	XXX	239,238	156,365	73,210	40,342	16,397	4,319
7. 2007	XXX	XXX	XXX	XXX	XXX	228,066	128,999	73,048	37,024	9,620
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	204,392	141,132	71,344	25,678
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161,259	130,928	70,359
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,658	106,177
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,130

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
	States, Etc.	Active Status	2 Direct Premiums Written	3 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1.	Alabama AL	L	18,649,777	17,108,681	45	21,101,116	25,185,102	7,797,036	17,302	0
2.	Alaska AK	N	0	0	0	0	0	0	0	0
3.	Arizona AZ	L	28,481,757	28,145,243	587	32,147,348	26,982,933	6,237,147	41,340	0
4.	Arkansas AR	L	10,167,744	9,725,015	632	13,794,667	17,142,676	6,382,538	40,836	0
5.	California CA	N	0	0	0	0	0	0	0	0
6.	Colorado CO	L	28,282,178	24,288,636	2,176	17,969,034	22,381,428	8,541,422	124,892	0
7.	Connecticut CT	L	84,039,780	84,698,579	573	57,752,579	58,799,570	49,170,338	1,004,717	0
8.	Delaware DE	L	1,768,672	1,797,987	67	951,917	640,926	690,725	16,412	0
9.	District of Columbia DC	L	0	0	0	0	0	0	0	0
10.	Florida FL	L	7,453,432	7,771,355	3,189	5,121,511	2,781,014	2,938,567	3,212	0
11.	Georgia GA	L	21,768,743	22,170,500	9,044	15,366,544	14,545,732	6,423,524	92,652	0
12.	Hawaii HI	L	465,668	464,326	132	203,757	215,416	162,013	2,051	0
13.	Idaho ID	L	14,095,556	13,736,387	825	7,795,706	8,386,547	4,868,623	96,854	0
14.	Illinois IL	L	11,101,285	11,571,423	719	6,359,187	5,153,672	7,911,093	62,762	0
15.	Indiana IN	L	29,054,245	28,097,483	176	18,585,288	19,085,571	10,350,779	213,321	0
16.	Iowa IA	L	8,248,241	8,342,058	50	11,046,311	10,391,398	3,602,456	53,321	0
17.	Kansas KS	L	7,865,187	7,592,708	486	7,317,816	6,704,187	1,708,398	0	0
18.	Kentucky KY	L	20,817,586	18,798,802	258	8,568,878	9,942,342	5,548,107	0	0
19.	Louisiana LA	L	22,053,469	22,398,397	50	10,481,701	10,759,081	9,655,810	98,989	0
20.	Maine ME	L	20,551,773	20,184,015	9,303	8,527,292	9,367,248	5,372,251	182,635	0
21.	Maryland MD	L	7,429,975	7,488,387	711	6,089,059	6,305,103	3,028,507	12,080	0
22.	Massachusetts MA	L	254,735,391	254,016,083	892,257	156,060,713	152,335,453	79,351,933	1,503,592	0
23.	Michigan MI	L	2,275,325	2,238,227	48	2,223,929	2,659,178	9,554,385	12,658	0
24.	Minnesota MN	L	44,934,762	44,651,269	1,335	31,704,472	26,849,548	15,249,093	220,026	0
25.	Mississippi MS	L	14,833,121	14,381,965	0	9,028,611	9,397,662	3,312,048	50,604	0
26.	Missouri MO	L	9,420,562	9,522,478	31	11,093,561	10,021,900	2,898,589	0	0
27.	Montana MT	L	3,329,304	3,479,418	0	2,012,830	1,953,832	1,165,690	29,603	0
28.	Nebraska NE	L	7,187,453	6,912,806	89	5,614,461	6,470,224	2,223,591	11,853	0
29.	Nevada NV	L	10,750,428	10,869,039	1,989	6,109,554	7,277,598	5,751,353	40,776	0
30.	New Hampshire NH	L	12,321,253	12,345,624	8,434	7,662,780	7,575,018	4,985,327	74,337	0
31.	New Jersey NJ	L	43,332,083	36,236,455	1,667	17,266,887	27,493,253	17,440,318	156,889	0
32.	New Mexico NM	L	15,798,064	16,023,814	3,260	10,611,432	10,675,828	7,269,782	84,961	0
33.	New York NY	L	126,906,792	127,333,443	0	81,131,893	89,245,646	58,000,739	899,662	0
34.	North Carolina NC	L	46,046,317	43,323,871	10,930	37,672,869	38,704,692	12,890,407	144,815	0
35.	North Dakota ND	L	3,235,401	2,729,804	0	2,823,502	2,701,000	668,716	9,031	0
36.	Ohio OH	L	39,542,969	39,833,023	181	30,382,226	31,067,386	15,358,917	276,137	0
37.	Oklahoma OK	L	26,651,090	24,358,324	1,881	19,187,999	18,764,830	8,176,716	59,249	0
38.	Oregon OR	L	27,378,832	26,869,992	205	12,481,178	13,250,916	10,738,997	102,849	0
39.	Pennsylvania PA	L	14,434,508	15,344,689	237	11,447,448	11,087,168	6,989,479	117,633	0
40.	Rhode Island RI	L	40,392,132	41,470,217	873	26,941,148	26,813,396	18,829,621	324,115	0
41.	South Carolina SC	L	3,481,452	3,341,036	2,252	3,798,862	4,336,182	850,519	6,844	0
42.	South Dakota SD	L	1,734,408	1,557,308	0	1,651,526	1,984,331	731,139	8,091	0
43.	Tennessee TN	L	21,221,546	20,508,593	1,509	35,838,160	41,017,126	9,464,078	51,086	0
44.	Texas TX	L	4,061,724	4,023,875	0	1,500,835	1,732,142	1,632,582	18,913	0
45.	Utah UT	L	7,669,306	7,797,077	113	4,286,168	4,218,716	2,213,397	19,529	0
46.	Vermont VT	L	6,717,849	6,730,795	313	3,988,875	5,322,047	3,279,469	89,144	0
47.	Virginia VA	L	16,658,206	16,248,902	4,176	11,802,670	13,406,336	4,902,569	57,670	0
48.	Washington WA	L	35,807,226	35,324,172	1,210	16,786,529	17,490,520	9,308,462	0	0
49.	West Virginia WV	L	7,731,166	7,424,444	372	4,655,453	4,147,064	2,350,596	23,126	0
50.	Wisconsin WI	L	24,925,424	23,797,255	234	13,277,201	16,521,008	11,051,195	155,614	0
51.	Wyoming WY	L	5,716,420	5,336,804	0	3,597,204	3,539,895	1,361,607	37,705	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	1,221,525,582	1,198,410,784	962,619	831,820,687	862,829,841	468,390,648	6,649,888	0

DETAILS OF WRITE-INS

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

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

(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.

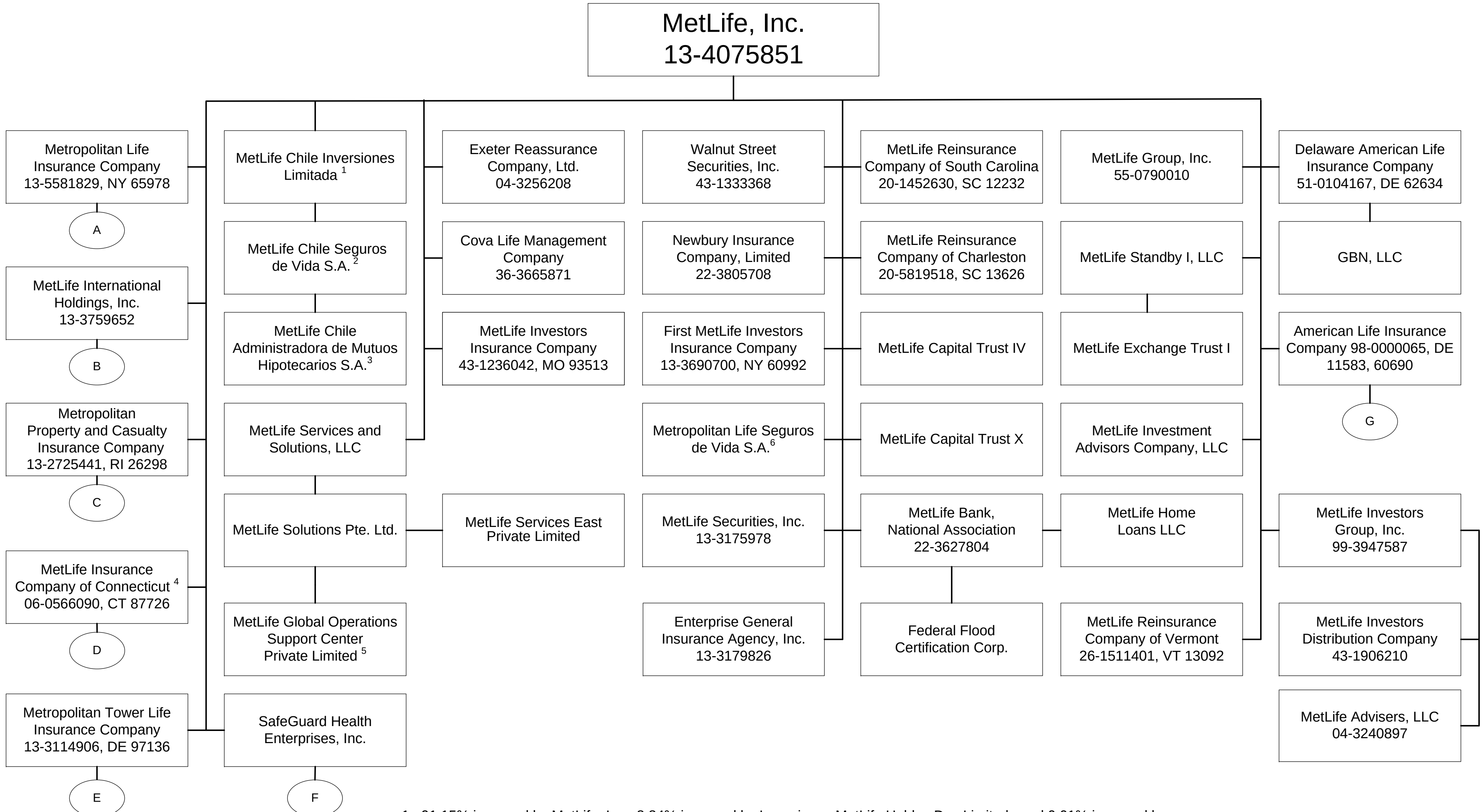
Explanation of Basis of Allocation of Premiums by States, etc.

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

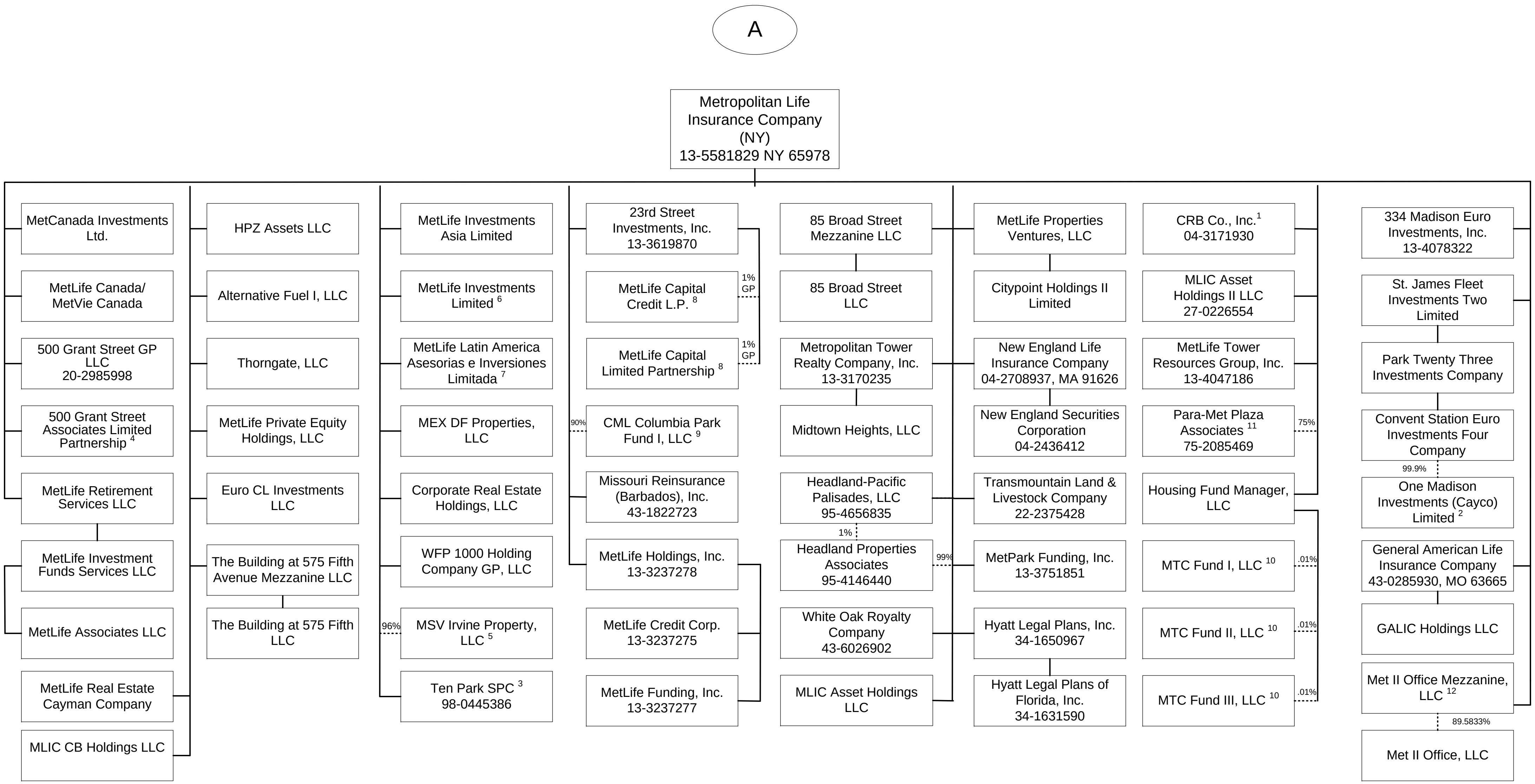
PART 1 - ORGANIZATIONAL CHART



1 91.15% is owned by MetLife, Inc., 8.84% is owned by Inversiones MetLife Holdco Dos Limitada and 0.01% is owned by Natiloportem Holdings, Inc.
2 68.6071% is held by MetLife Chile Inversiones Limitada, 31.3898% is held by Inversiones Interamericana S.A. and .0031% by International Technical and Advisory Services Limited.
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.
6 99.9994% is owned by MetLife, Inc. and .0006% is owned by Oscar Schmidt.

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

PART 1 - ORGANIZATIONAL CHART



1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB Co., Inc.

2 99.99999% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company and 0.00001% by St. James Fleet Investments Two Limited.

3 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.

4 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.

5 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.

6 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.

7 23rd Street Investments, Inc. holds .01% of MetLife Latin America Asesorias e Inversiones Limitada.

8 1% general partnership interest is held by 23rd Street Investments, Inc. and 99% limited partnership interest is held by Metropolitan Life Insurance Company.

9 10% of membership interest is held by Metlife Insurance Company of Connecticut and 90% membership interest is held by Metropolitan Life Insurance Company.

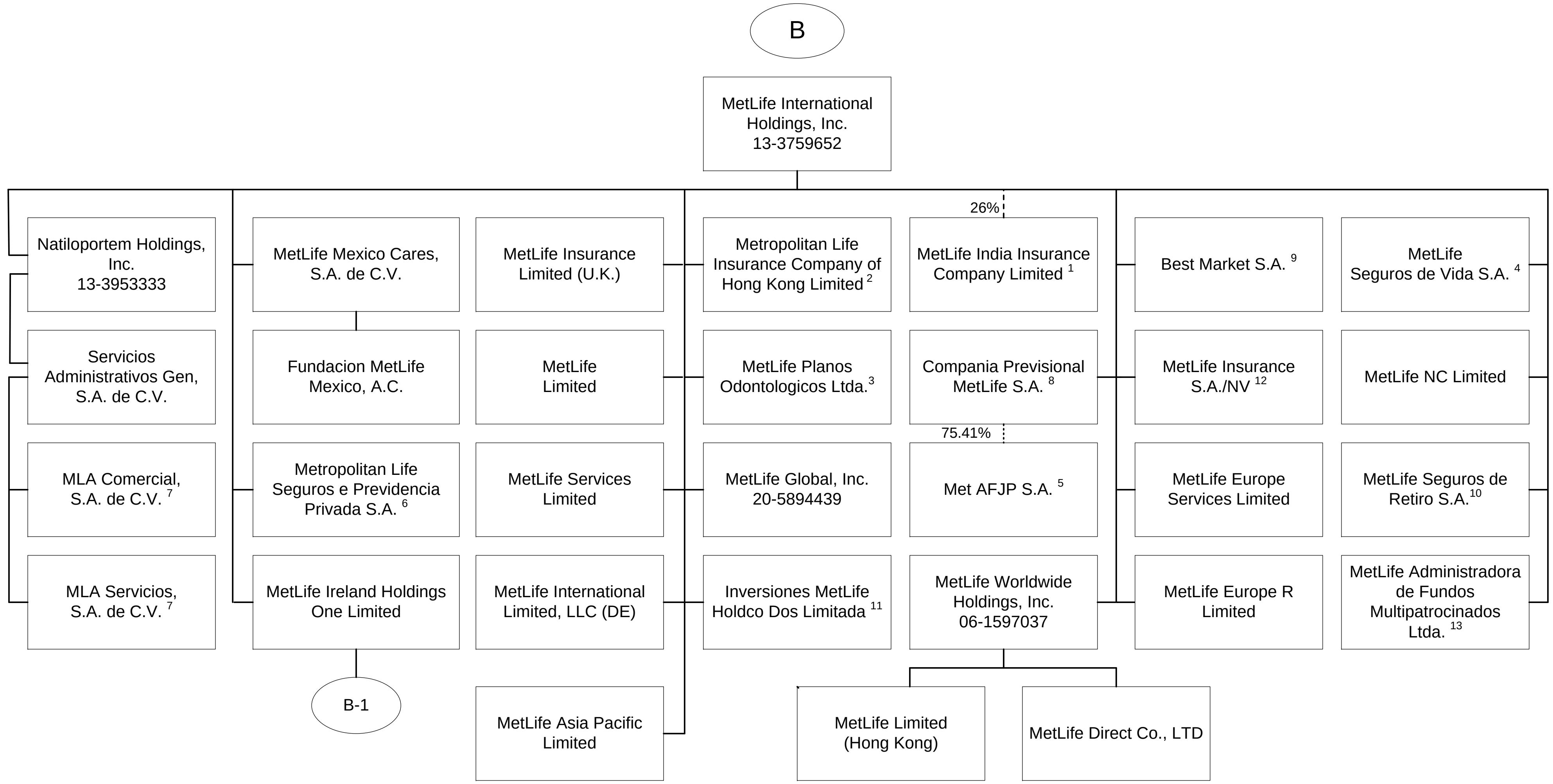
10 Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.

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.

12 10.4167% of the membership interest is owned by Metropolitan Tower Life Insurance Company and 89.5833% is owned by Metropolitan Life Insurance Company.

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

PART 1 - ORGANIZATIONAL CHART

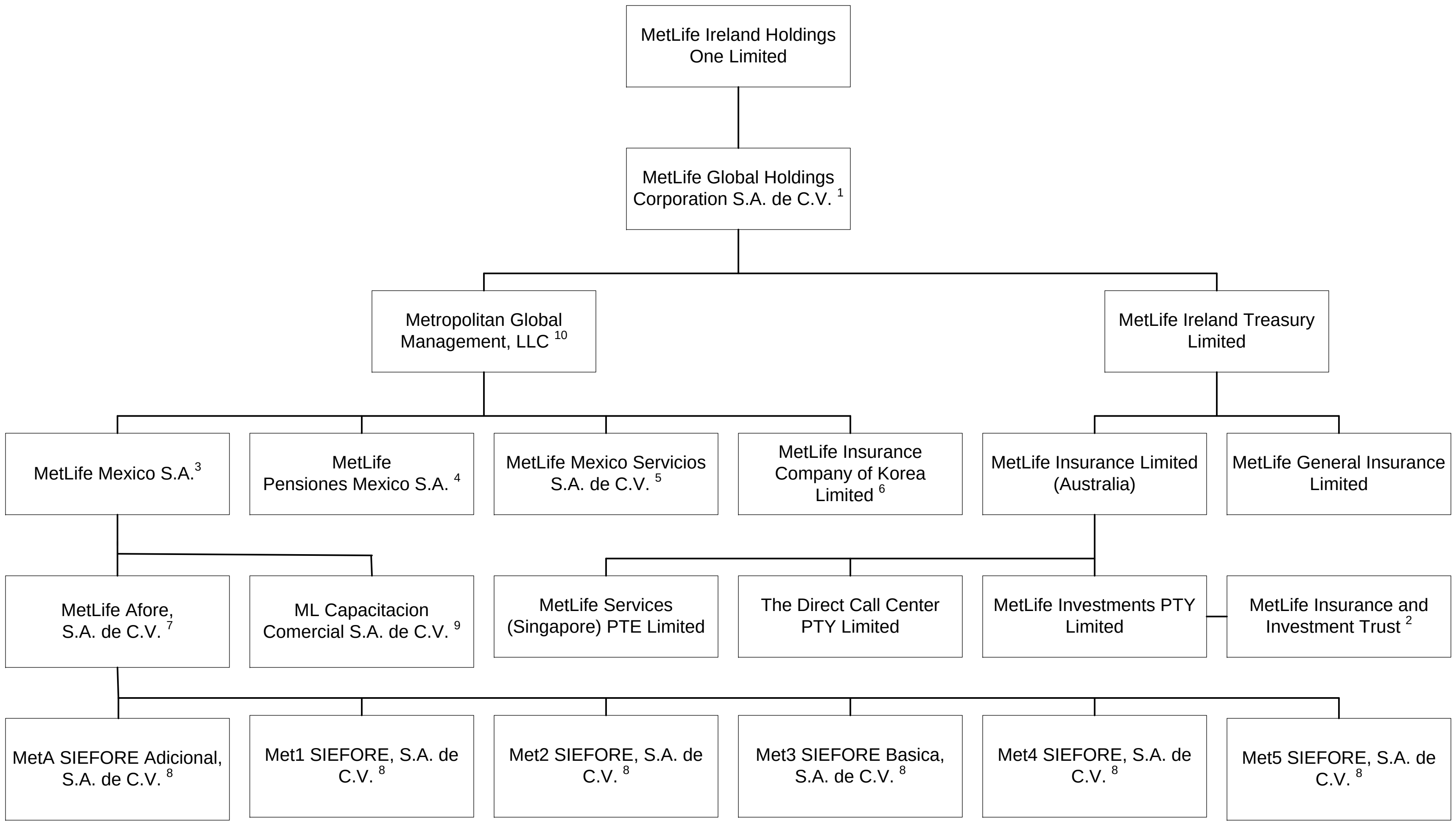


1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
3 99.999% is owned by MetLife International Holdings, Inc. and .001% is owned by Natiloportem Holdings, 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.
13 99.999998% of MetLife Administradora de Fundos Multipatrocinados Ltda. is owned by MetLife International Holdings, Inc. and .000002% by Natiloportem Holdings, Inc.

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

PART 1 - ORGANIZATIONAL CHART

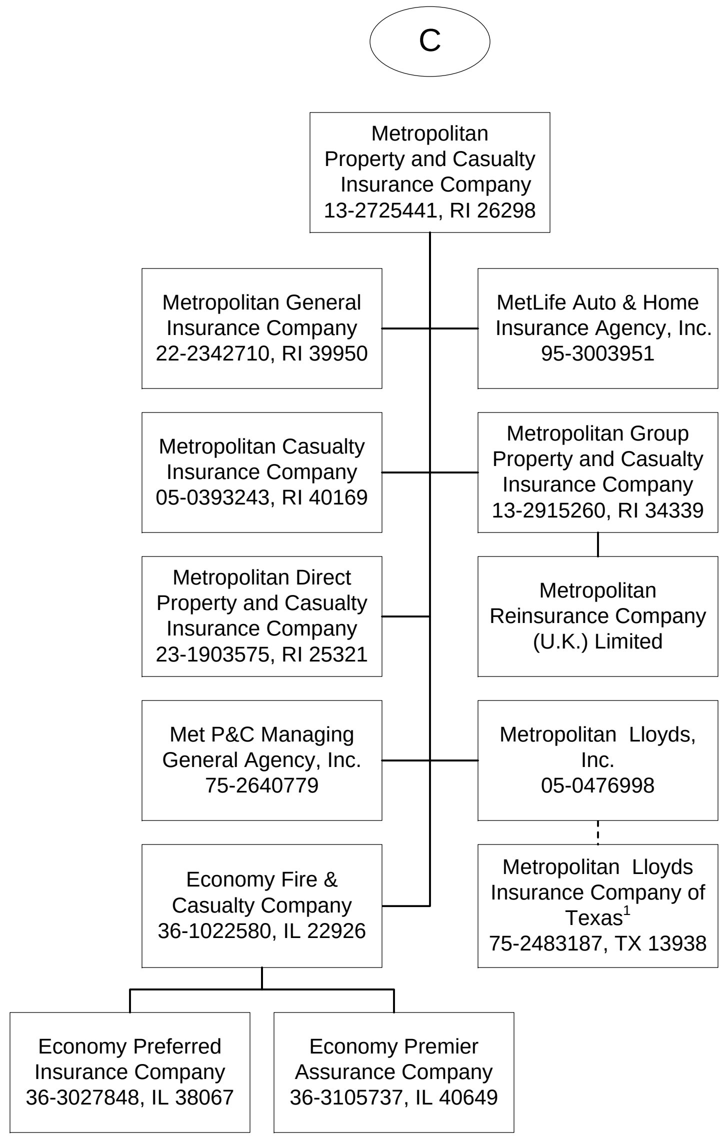
B-1



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% 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

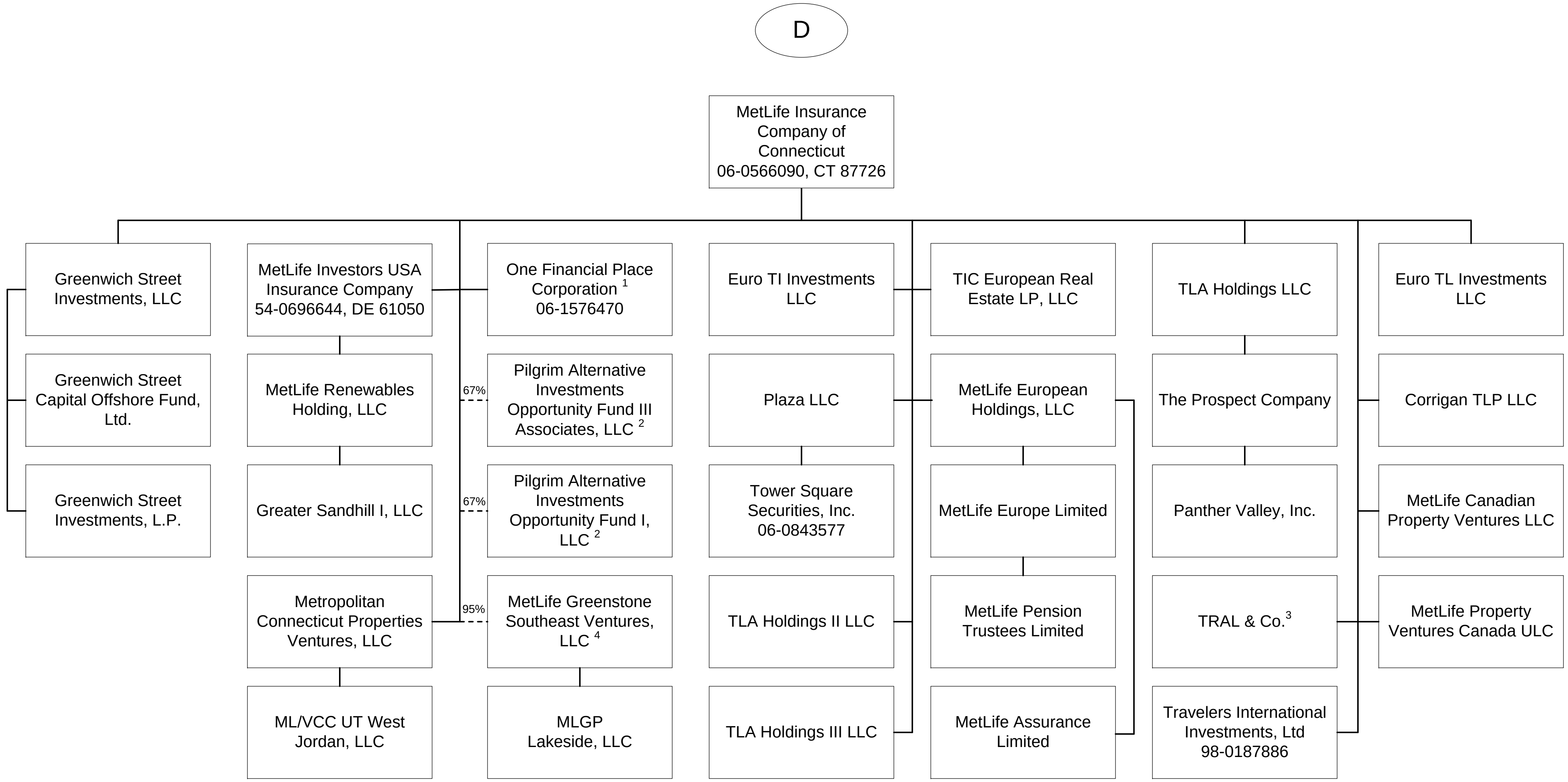
PART 1 - ORGANIZATIONAL CHART



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

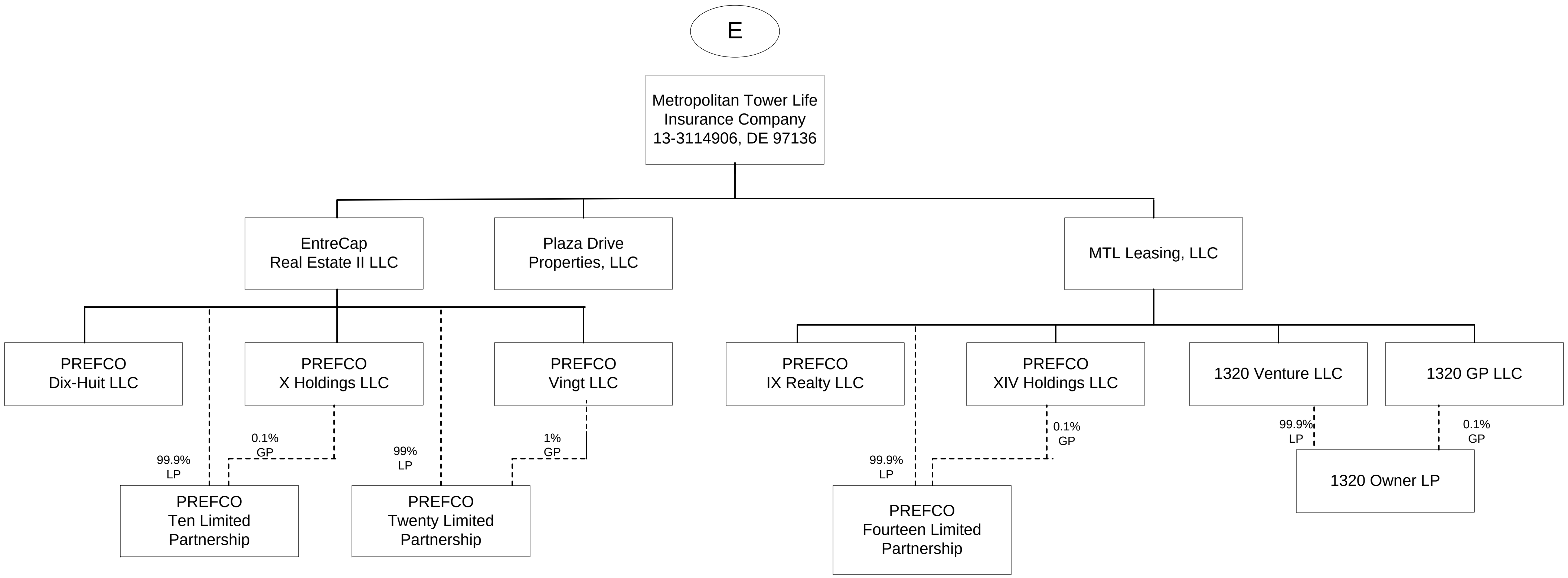
PART 1 - ORGANIZATIONAL CHART



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.

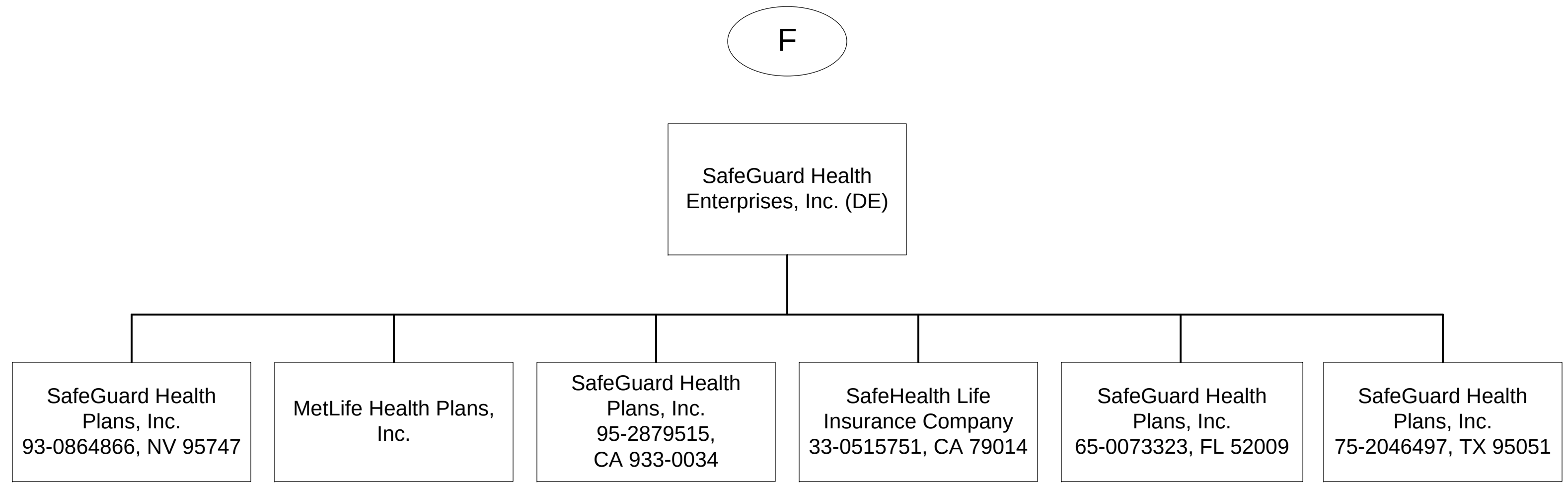
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

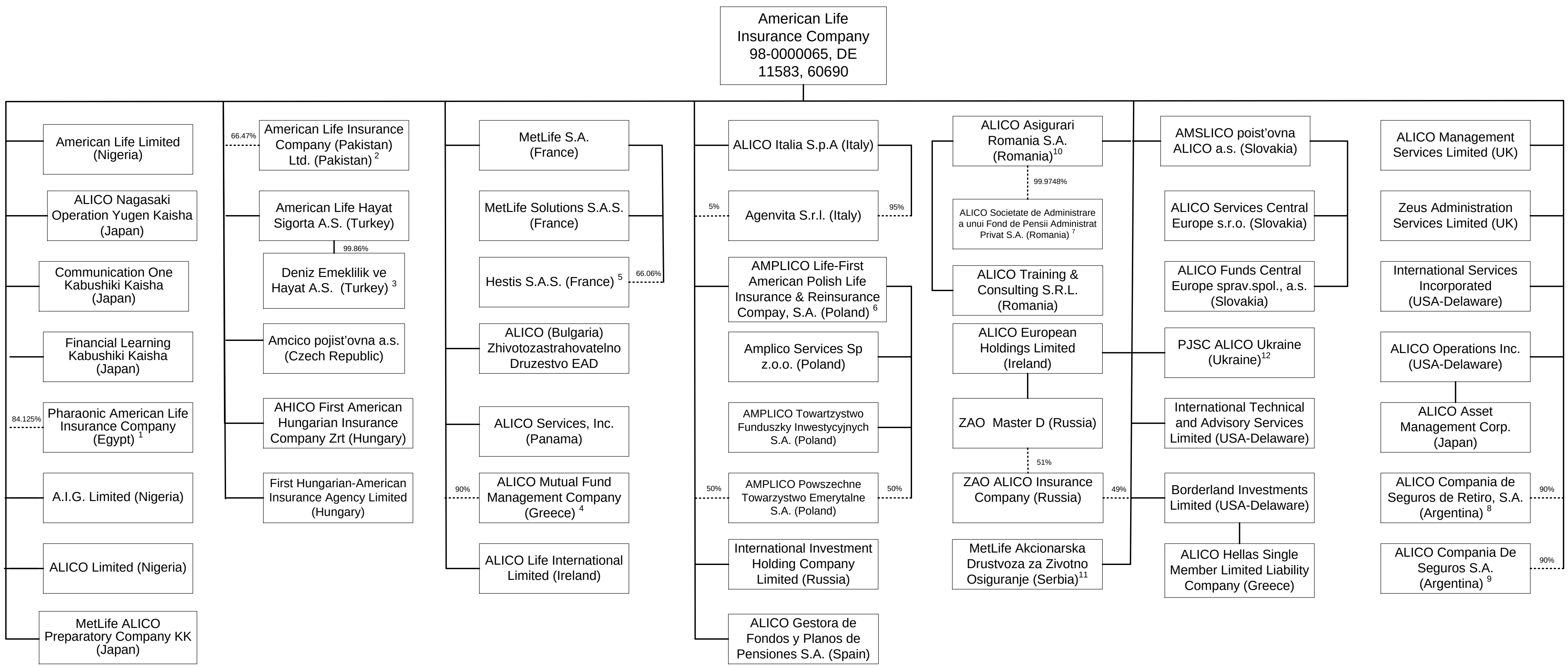
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

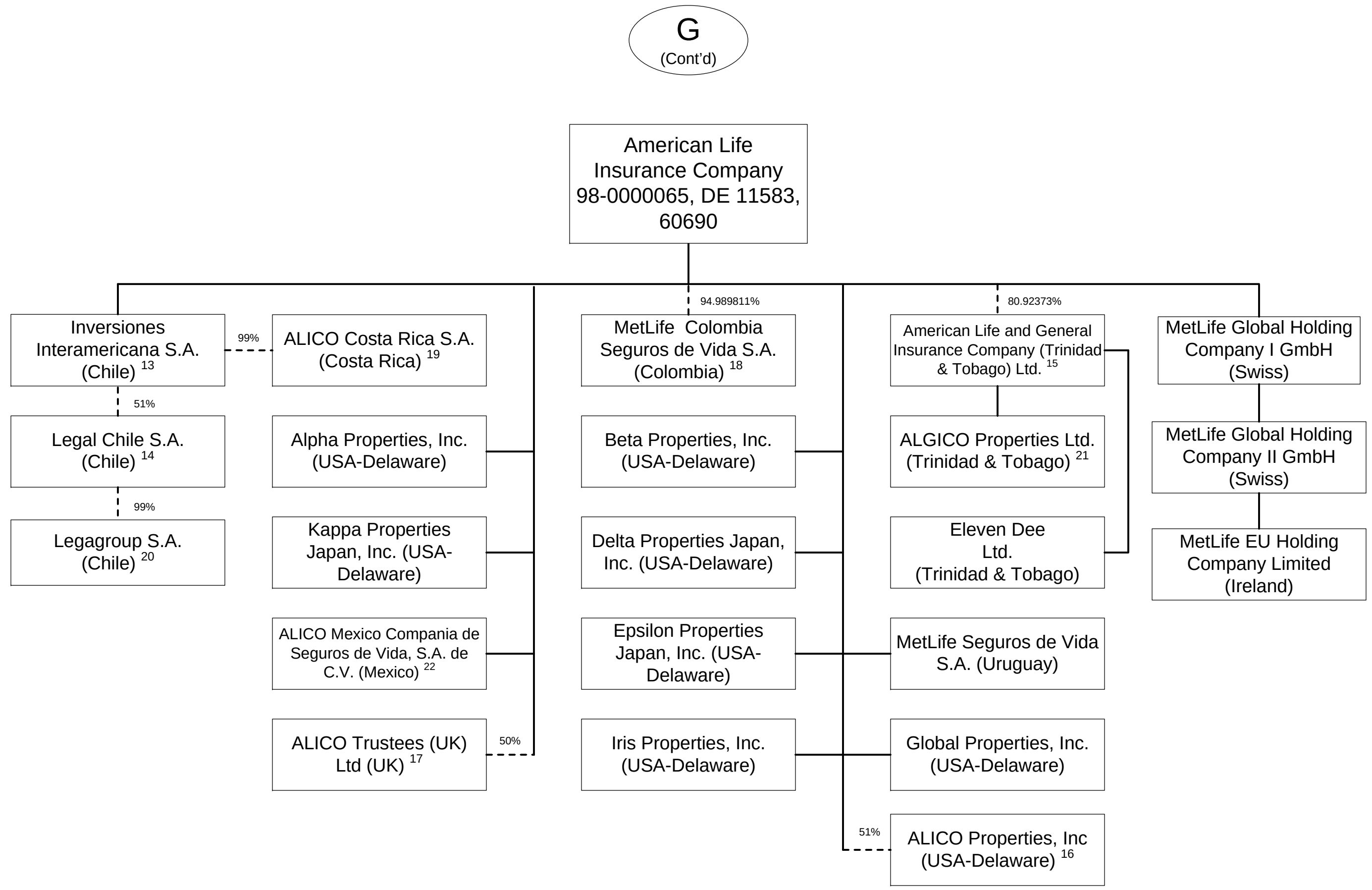
G



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 99.86% of Deniz Emeklilik ve Hayat A.S. is owned by American Life Hayat Sigorta A.S., .0000000004% by American Life Insurance Company and the remaining interests by third parties.
4 90% of ALICO Mutual Fund Management Company is owned by American Life Insurance Company and the remaining interests are owned by third parties.
5 66.06% of Hestis S.A.S. is owned by American Life Insurance Company and the remaining interests are owned by third parties.
6 95.74% of AMPLICO Life-First American Polish Life Insurance & Reinsurance Company, S.A. is owned by American Life Insurance Company and 4.26% by MetLife Worldwide Holdings, Inc.
7 99.9748% of ALICO Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. is owned by ALICO Asigurari Romania S.A. and .0252% by Amplico Services Sp z.o.o.
8 90% of ALICO Compania de Seguros de Retiro, S.A. is owned by American Life Insurance Company and the remaining interest by International Technical and Advisory Services Limited.
9 90% of ALICO Seguros de Vida S.A. is owned by American Life Insurance Company and the remaining interest by International Technical and Advisory Services Limited.
10 99.99997726375% of ALICO Asigurari Romania S.A. is owned by American Life Insurance Company and the remaining .000001273625% is owned by International and Technical and Advisory Services Limited.
11 99.96% of MetLife Akciornarska Drustvoza za Zivotno Osiguranje is owned by American Life Insurance Company and the remaining .04% is owned by International Technical and Advisory Services Limited.
12 99.9990% PJSC ALICO Ukraine is owned by American Life Insurance Company, .0005% is owned by International Technical and Advisory Services Limited and the remaining .0005% is owned by Borderland Investments Limited.

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

PART 1 - ORGANIZATIONAL CHART



13 99.9850% of Inversiones Interamericana S.A. is owned by American Life Insurance Company and .0150% by International Technical and Advisory Services Limited.
14 51% of Legal Chile S.A. is owned by Inversiones Interamericana S.A. and the remaining interests by a third party.
15 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 third parties.
16 51% of ALICO Properties, Inc. is owned by American Life Insurance Company and the remaining interests are owned by third parties.
17 50% of ALICO Trustees (UK) Ltd. is owned by American Life Insurance Company and the remaining interests are owned by International Technical and Advisory Services Limited.
18 94.989811% of MetLife Columbia 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.
19 99% of ALICO Costa Rica S.A. is owned by Inversiones Interamericana S.A. and 1% by La Interamericana Compania de de Seguros de Vida S.A.
20 99% of Legagroup S.A. is owned by Legal Chile and the remaining interest by a third party.
21 99.99994% ALGICO Properties, Ltd. is owned by American Life and General Insurance Company (Trinidad & Tobago), .00003% is owned by American Life Insurance Company and the remaining .00003% by third parties.
22 99.999998% of ALICO Mexico Compania de Seguros de Vida, SA de C.V. is owned by American Life Insurance Company and .000002% is owned by International Technical and Advisory Services Limited.

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.

4) MetLife Services EEIG is a cost-sharing mechanism used in Europe for Europe-affiliated members.

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