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ANNUAL STATEMENT

For the Year Ended December 31, 2012

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 ..... US ..... 02886-6669 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	700 Quaker Lane….. Warwick ..... RI ..... US..... 02886-6669 *(Street and Number) (City or Town, State, Country and Zip Code)*	401-827-2400 *(Area Code) (Telephone Number)*
Mail Address	PO Box 350, 700 Quaker Lane….. Warwick ..... RI ..... US ..... 02887-0350 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	700 Quaker Lane….. Warwick ..... RI ..... US ..... 02886-6669 *(Street and Number) (City or Town, State, Country 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	Assistant General Counsel and Secretary
3. Ralph George Spontak	Vice President and Chief Financial Officer	4. Marlene Beverly Debel	Treasurer

OTHER

Michael John Bednarick	Vice President	Susan Ann Buffum	Vice President
Charles Phillip Cavas	Associate General Counsel	Michael Frederick Convery	Vice President
Martin William Deede	Vice President	Darla Ann Finchum	Vice President
Barbara Jean Furr	Vice President	Paul Edward Gavin	Vice President
Lise Ann Hasegawa	Vice President	Scott David Kuczmarski	Vice President
Richard Paul Lonardo	Vice President	Robert Francis Lundgren	Vice President
Barry Gregory Morphis	Vice President	Michael Valentine Neubauer	Vice President
Robert Francis Nostramo	Vice President and General Counsel	Brenda Ann Perkins	Vice President
Vhonda Lee Ridley	Vice President	Michael Joseph Romano	Vice President
Jonathan Lloyd Rosenthal	Senior Vice President	Joseph Urba Rupp Jr.	Vice President
Donald Gerard Sullivan	Vice President	Ingrid Elizabeth Tolentino	Vice President
Michael Clifford Walsh	Senior Senior Vice President	Christen White	Vice President

DIRECTORS OR TRUSTEES

Todd Brian Katz #	William Douglas Moore	Maria Regina Morris	Kevin Stanley Redgate #
Michael Clifford Walsh #			

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	Ralph George Spontak
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Assistant General Counsel and Secretary	Vice President and Chief Financial Officer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 1st day of February, 2013

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)	2,806,439,848	0	2,806,439,848	2,740,280,739
2. Stocks (Schedule D):				
2.1 Preferred stocks	149,706,418	0	149,706,418	173,879,005
2.2 Common stocks	783,086,132	1,351,826	781,734,306	787,722,199
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)	376,505	0	376,505	312,384
4.2 Properties held for the production of income (less $.....0 encumbrances)	4,866,265	0	4,866,265	0
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....(102,500,651), Schedule E-Part 1), cash equivalents ($.....0, Schedule E-Part 2) and short-term investments ($.....0, Schedule DA)	(102,500,651)	0	(102,500,651)	(111,136,242)
6. Contract loans (including $.....0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	394,220	0	394,220	827,748
8. Other invested assets (Schedule BA)	157,062,534	0	157,062,534	125,634,351
9. Receivables for securities	5,000	0	5,000	49,781
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	2,196	0	2,196	4,335
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,799,438,467	1,351,826	3,798,086,641	3,717,574,300
13. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	37,944,326	0	37,944,326	38,949,713
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	21,744,205	3,439,429	18,304,776	18,135,129
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	828,382,099	0	828,382,099	736,473,796
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,965,590	856,069	3,109,521	2,833,550
16.2 Funds held by or deposited with reinsured companies	124,051	0	124,051	130,470
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	13,635,153	0	13,635,153	21,188,050
18.2 Net deferred tax asset	181,336,682	53,368,761	127,967,921	122,628,340
19. Guaranty funds receivable or on deposit	1,088,485	0	1,088,485	1,083,871
20. Electronic data processing equipment and software	22,436,263	22,436,263	0	0
21. Furniture and equipment, including health care delivery assets ($.....0)	4,860,372	4,860,372	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	416,540,920	98,742,176	317,798,744	308,376,487
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,331,496,613	185,054,896	5,146,441,717	4,967,373,706
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTALS (Lines 26 and 27)	5,331,496,613	185,054,896	5,146,441,717	4,967,373,706

DETAILS OF WRITE-INS

1101. Recoverable on CJV Foriegn Tax Reclaim	2,196	0	2,196	0
1102. Deposit made in connection with invested asset	0	0	0	4,335
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)	2,196	0	2,196	4,335
2501. COLI	291,679,377	0	291,679,377	284,320,284
2502. DAC Taxes Receivable	3,838	0	3,838	426,386
2503. Deferred Assets	(1)	(1)	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	124,857,706	98,742,177	26,115,529	23,629,817
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	416,540,920	98,742,176	317,798,744	308,376,487

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,257,668,854	1,309,500,603
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	7,551	143,273
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	296,655,061	314,055,535
4.	Commissions payable, contingent commissions and other similar charges	40,144,372	35,618,899
5.	Other expenses (excluding taxes, licenses and fees)	108,139,768	95,810,054
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	12,692,838	11,802,155
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 $.....15,329,960 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)	1,385,512,572	1,291,362,689
10.	Advance premium	27,236,450	30,895,715
11.	Dividends declared and unpaid:		
	11.1 Stockholders	528,482	538,948
	11.2 Policyholders	2,100,000	1,750,000
12.	Ceded reinsurance premiums payable (net of ceding commissions)	9,251,577	6,881,462
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	42,164	0
14.	Amounts withheld or retained by company for account of others	210,118	131,304
15.	Remittances and items not allocated	2,984,327	2,196,511
16.	Provision for reinsurance (including $.....0 certified) (Schedule F, Part 8)	83,434	61,356
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	8,237,354	1,508,990
20.	Derivatives	53,297	126,669
21.	Payable for securities	1,003	87,851
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	7,613,508	7,576,666
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	3,159,162,731	3,110,048,681
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	3,159,162,731	3,110,048,681
29.	Aggregate write-ins for special surplus funds	0	14,330,000
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)	580,585,623	436,301,662
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)	1,987,278,986	1,857,325,025
38.	TOTALS (Page 2, Line 28, Col. 3)	5,146,441,717	4,967,373,706

DETAILS OF WRITE-INS

2501.	Deferred Gain	1,921,650	1,921,650
2502.	Accrued Interest Payable	519,229	463,013
2503.	Guaranty Fund Accrued Liability	1,485,027	1,493,401
2598.	Summary of remaining write-ins for Line 25 from overflow page	3,687,602	3,698,602
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	7,613,508	7,576,666
2901.	Deferred Tax Asset Adjustment	0	14,330,000
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)	0	14,330,000
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)	3,079,796,458	3,011,443,653
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	1,890,078,618	2,053,312,539
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	317,761,201	323,037,048
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	814,966,444	797,300,245
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	3,022,806,263	3,173,649,832
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	56,990,195	(162,206,178)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	195,534,852	154,774,591
10.	Net realized capital gains (losses) less capital gains tax of $.....6,624,148 (Exhibit of Capital Gains (Losses))	15,011,120	(6,843,538)
11.	Net investment gain (loss) (Lines 9 + 10)	210,545,972	147,931,053
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....0 amount charged off $.....4,238,977)	(4,238,977)	(3,261,396)
13.	Finance and service charges not included in premiums	5,981,534	6,649,890
14.	Aggregate write-ins for miscellaneous income	8,465,344	9,137,897
15.	Total other income (Lines 12 through 14)	10,207,901	12,526,391
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	277,744,068	(1,748,734)
17.	Dividends to policyholders	948,017	(287,367)
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)	276,796,051	(1,461,367)
19.	Federal and foreign income taxes incurred	41,632,041	(3,678,078)
20.	Net income (Line 18 minus Line 19) (to Line 22)	235,164,010	2,216,711
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,857,325,025	1,845,322,181
22.	Net income (from Line 20)	235,164,010	2,216,711
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....4,271,627	4,633,716	31,900,967
25.	Change in net unrealized foreign exchange capital gain (loss)	19,606	(195,528)
26.	Change in net deferred income tax	2,322,764	34,624,000
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(7,943,705)	(25,157,066)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(22,078)	248,540
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	(104,220,352)	(34,174,779)
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	0	2,540,000
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	129,953,961	12,002,845
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,987,278,987	1,857,325,025

DETAILS OF WRITE-INS

0501.		0	0
0502.		0	0
0503.		0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0
1401.	Cash Surrender Value of COLI	8,745,758	8,418,962
1402.	Group Property and Casualty - Misc. Other Commission	25,934	114,817
1403.	Quota Share - Dividends, Write-Offs, Payment Fees	(285,436)	608,944
1498.	Summary of remaining write-ins for Line 14 from overflow page	(20,912)	(4,826)
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	8,465,344	9,137,897
3701.	Deferred Tax Asset Adjustment	0	2,540,000
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)	0	2,540,000

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance	3,079,655,907	3,026,905,102
2. Net investment income	197,483,200	158,021,179
3. Miscellaneous income	10,207,901	12,526,391
4. Total (Lines 1 through 3)	3,287,347,008	3,197,452,672
5. Benefit and loss related payments	1,941,684,256	2,025,844,962
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	1,132,386,863	1,122,462,001
8. Dividends paid to policyholders	598,017	962,633
9. Federal and foreign income taxes paid (recovered) net of $.....6,624,148 tax on capital gains (losses)	41,242,530	13,382,011
10. Total (Lines 5 through 9)	3,115,911,666	3,162,651,608
11. Net cash from operations (Line 4 minus Line 10)	171,435,342	34,801,064
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	532,185,674	580,415,170
12.2 Stocks	37,098,613	75,794,604
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	52,619,421	30,421,066
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	47,998
12.7 Miscellaneous proceeds	136,635	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	622,040,343	686,678,838
13. Cost of investments acquired (long-term only):		
13.1 Bonds	577,745,257	615,776,318
13.2 Stocks	419,933	1,164,810
13.3 Mortgage loans	0	0
13.4 Real estate	4,968,076	83,017
13.5 Other invested assets	80,664,634	61,538,676
13.6 Miscellaneous applications	86,848	57,867
13.7 Total investments acquired (Lines 13.1 to 13.6)	663,884,748	678,620,688
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)	(41,844,405)	8,058,150
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	104,230,818	34,172,162
16.6 Other cash provided (applied)	(16,724,528)	(19,345,566)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(120,955,346)	(53,517,728)
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)	8,635,591	(10,658,514)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	(111,136,242)	(100,477,728)
19.2 End of year (Line 18 plus Line 19.1)	(102,500,651)	(111,136,242)

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

20.0001	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,643,336	3,430,374	3,310,619	4,763,091
2.	Allied lines	(83,203)	(21,612)	(39,297)	(65,518)
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	988,288,932	495,427,723	538,694,102	945,022,552
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	33,267,975	17,272,188	17,418,981	33,121,182
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	13,613,589	7,326,885	7,242,881	13,697,593
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	13,694,662	1,514,087	1,786,891	13,421,858
16.	Workers' compensation	92,517	47,565	49,589	90,493
17.1	Other liability - occurrence	41,085,609	20,417,341	22,131,520	39,371,431
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	1,232,760,631	442,051,122	472,101,450	1,202,710,304
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	846,582,293	303,897,003	322,815,823	827,663,472
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	3,173,946,341	1,291,362,689	1,385,512,572	3,079,796,458

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	3,310,619	0	0	0	3,310,619
2.	Allied lines	(39,297)	0	0	0	(39,297)
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	538,694,102	0	0	0	538,694,102
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	17,418,981	0	0	0	17,418,981
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	7,242,881	0	0	0	7,242,881
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	1,786,891	0	0	0	1,786,891
16.	Workers' compensation	49,589	0	0	0	49,589
17.1	Other liability - occurrence	22,079,229	0	0	52,290	22,131,520
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	472,101,450	0	0	0	472,101,450
19.3, 19.4	Commercial auto liability	0	0	0	0	0
21.	Auto physical damage	322,815,823	0	0	0	322,815,823
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	0	0	14	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	1,385,460,268	0	0	52,304	1,385,512,572
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					1,385,512,572

DETAILS OF WRITE-INS

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	 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire	6,153,908	133,102	0	0	1,643,674	4,643,336
2.	Allied lines	10,491,709	214,122	0	0	10,789,035	(83,203)
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	607,463,701	415,301,418	0	0	34,476,187	988,288,932
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	19,197,524	14,718,911	0	0	648,460	33,267,975
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	7,383,847	6,648,301	0	0	418,559	13,613,589
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	13,694,662	0	0	0	0	13,694,662
16.	Workers' compensation	48,743	43,774	0	0	0	92,517
17.1	Other liability - occurrence	36,680,331	6,674,308	(2,740)	0	2,266,290	41,085,609
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	340,745,732	904,909,547	8,522,506	0	21,417,154	1,232,760,631
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	239,112,456	614,508,586	50,553	0	7,089,302	846,582,293
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	1,280,972,613	1,963,152,070	8,570,319	0	78,748,661	3,173,946,341

DETAILS OF WRITE-INS

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

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	2,601,246	69,858	0	2,671,104	2,809,473	3,305,855	2,174,722	45.7
2.	Allied lines	13,629,066	0	13,490,870	138,196	326,637	493,930	(29,097)	44.4
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	398,368,953	262,713,868	4,842,298	656,240,523	229,558,705	248,515,984	637,283,244	67.4
5.	Commercial multiple peril	0	0	0	0	0	0	0	0.0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	0	0	0	0	64	(64)	0.0
9.	Inland marine	7,804,557	5,654,247	2,916	13,455,888	6,276,631	6,741,563	12,990,956	39.2
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	25,000	0	25,000	1,625,352	1,746,928	(96,576)	(0.7)
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	5,655,884	0	0	5,655,884	1,782,444	1,186,026	6,252,302	46.6
16.	Workers' compensation	208	0	0	208	37,715	38,079	(156)	(0.2)
17.1	Other liability - occurrence	14,620,566	11,279,738	0	25,900,304	71,447,991	75,872,685	21,475,609	54.5
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	200,287,966	604,063,787	25,030,292	779,321,461	943,724,823	951,612,790	771,433,494	64.1
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	124,190,294	336,701,800	2,548,824	458,343,270	(1,501,282)	18,358,146	438,483,843	53.0
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	158,529	0	158,529	1,580,366	1,628,554	110,341	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	767,158,740	1,220,666,826	45,915,199	1,941,910,367	1,257,668,854	1,309,500,603	1,890,078,618	61.4

DETAILS OF WRITE-INS

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	1,579,759	24,236	0	1,603,995	1,204,227	1,322	71	2,809,473	241,381
2.	Allied lines	26,076,597	249,290	26,008,823	317,063	21,554	449	12,429	326,637	46,404
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	83,094,519	52,322,187	13,219,392	122,197,314	63,844,884	43,953,085	436,579	229,558,705	58,655,488
5.	Commercial multiple peril	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0
9.	Inland marine	1,892,141	391,532	83,305	2,200,368	2,247,238	1,831,435	2,411	6,276,631	1,161,727
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	871,989	753,363	0	1,625,352	120,612
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	1,782,444	0	0	1,782,444	0	0	0	(a) 1,782,444	0
16.	Workers' compensation	22,081	4,414	0	26,495	4,484	6,736	0	37,715	13,370
17.1	Other liability - occurrence	26,830,405	9,354,674	116,143	36,068,936	29,150,045	6,369,472	140,462	71,447,991	5,809,901
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	243,886,910	678,377,344	65,646,003	856,618,251	13,472,512	74,054,691	420,630	943,724,823	219,770,627
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	12,072,121	31,981,272	4,049,843	40,003,550	(14,349,102)	(27,323,495)	(167,765)	(1,501,282)	10,834,392
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	1,380,366	0	1,380,366	XXX	200,000	0	1,580,366	1,160
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	397,236,976	774,085,315	109,123,509	1,062,198,783	96,467,831	99,847,058	844,818	1,257,668,854	296,655,061

DETAILS OF WRITE-INS

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	11,939,985	0	0	11,939,985
1.2 Reinsurance assumed	25,243,533	0	0	25,243,533
1.3 Reinsurance ceded	2,046,075	0	0	2,046,075
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	35,137,443	0	0	35,137,443
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	113,194,498	0	113,194,498
2.2 Reinsurance assumed, excluding contingent	0	154,357,165	0	154,357,165
2.3 Reinsurance ceded, excluding contingent	0	11,071,248	0	11,071,248
2.4 Contingent - direct	0	3,564,084	0	3,564,084
2.5 Contingent - reinsurance assumed	0	5,143,421	0	5,143,421
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	265,187,920	0	265,187,920
3. Allowances to manager and agents	0	0	0	0
4. Advertising	226,725	47,664,199	0	47,890,924
5. Boards, bureaus and associations	1,336,661	8,448,333	0	9,784,994
6. Surveys and underwriting reports	677	20,899,237	0	20,899,914
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	140,800,444	168,249,726	2,320,549	311,370,719
8.2 Payroll taxes	11,225,780	14,385,504	140,966	25,752,250
9. Employee relations and welfare	42,923,301	48,922,161	250,990	92,096,452
10. Insurance	0	20,888	0	20,888
11. Directors' fees	0	0	0	0
12. Travel and travel items	3,411,150	5,894,572	132,556	9,438,278
13. Rent and rent items	12,443,254	20,470,645	463,343	33,377,242
14. Equipment	4,439,978	18,445,840	65,847	22,951,665
15. Cost or depreciation of EDP equipment and software	7,436,065	26,220,513	57,348	33,713,926
16. Printing and stationery	1,137,978	3,170,017	12,834	4,320,829
17. Postage, telephone and telegraph, exchange and express	6,378,595	25,033,867	53,114	31,465,576
18. Legal and auditing	(2,353,166)	1,960,918	12,346	(379,902)
19. Totals (Lines 3 to 18)	229,407,442	409,786,420	3,509,893	642,703,755
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....13,990	0	71,881,327	0	71,881,327
20.2 Insurance department licenses and fees	0	4,855,063	0	4,855,063
20.3 Gross guaranty association assessments	0	4,649,583	0	4,649,583
20.4 All other (excluding federal and foreign income and real estate)	0	1,302,033	0	1,302,033
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	82,688,006	0	82,688,006
21. Real estate expenses	0	9,088	0	9,088
22. Real estate taxes	0	116,810	0	116,810
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	53,216,317	57,178,201	1,068,497	111,463,015
25. Total expenses incurred	317,761,202	814,966,445	4,578,390	(a) 1,137,306,037
26. Less unpaid expenses - current year	296,655,062	160,976,978	0	457,632,040
27. Add unpaid expenses - prior year	314,055,536	143,231,108	0	457,286,644
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)	335,161,676	797,220,575	4,578,390	1,136,960,641

DETAILS OF WRITE-INS

2401. LAD Service Fee	0	3,765,694	0	3,765,694
2402. Miscellaneous Expenses	300,599	2,262,815	72,478	2,635,892
2403. Income From Services Rendered	(2,629,324)	(9,187,307)	0	(11,816,631)
2498. Summary of remaining write-ins for Line 24 from overflow page	55,545,042	60,336,999	996,019	116,878,060
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	53,216,317	57,178,201	1,068,497	111,463,015

(a) Includes management fees of $.....285,864,109 to affiliates and $.....20,971,250 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 1,147,127	652,754
1.1	Bonds exempt from U.S. tax	(a) 127,353,717	126,157,953
1.2	Other bonds (unaffiliated)	(a) 21,064,987	21,835,924
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 8,073,455	7,992,094
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	276,650	276,650
2.21	Common stocks of affiliates	40,000,000	40,000,000
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 1,733,450	1,733,450
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) 98,462	93,635
8.	Other invested assets	490,651	490,651
9.	Aggregate write-ins for investment income	1,457,057	1,457,057
10.	Total gross investment income	201,695,556	200,690,168
11.	Investment expenses		(g) 4,578,390
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 539,238
14.	Depreciation on real estate and other invested assets		(i) 37,690
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		5,155,318
17.	Net investment income (Line 10 minus Line 16)		195,534,850

DETAILS OF WRITE-INS

0901.	Make Whole Provision	854,575	854,575
0902.	Miscellaneous Interest	(3,239)	(3,239)
0903.	Interest Received - Involuntary Reinsurance	662,740	662,740
0998.	Summary of remaining write-ins for Line 9 from overflow page	(57,019)	(57,019)
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	1,457,057	1,457,057
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 $.....6,894,001 accrual of discount less $.....7,260,034 amortization of premium and less $.....1,847,141 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(d) Includes $.....0 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.
(g) Includes $.....0 investment expenses and $.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
(h) Includes $.....0 interest on surplus notes and $.....0 interest on capital notes.
(i) Includes $.....37,690 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	(706,639)	0	(706,639)	0	0
1.1	Bonds exempt from U.S. tax	5,595,874	0	5,595,874	0	0
1.2	Other bonds (unaffiliated)	12,292,248	(482,256)	11,809,992	4,178,594	87,741
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	4,879,757	0	4,879,757	7,657,453	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	(31,977)	0	(31,977)	(2,836)	0
2.21	Common stocks of affiliates	0	0	0	(6,011,037)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	97,492	0	97,492	(299,799)	(68,135)
8.	Other invested assets	0	0	0	3,382,968	0
9.	Aggregate write-ins for capital gains (losses)	0	(9,232)	(9,232)	0	0
10.	Total capital gains (losses)	22,126,755	(491,488)	21,635,267	8,905,343	19,606

DETAILS OF WRITE-INS

0901.	Gain on Initial Exchange (net)	0	(9,232)	(9,232)	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	(9,232)	(9,232)	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	1,351,826	1,378,665	26,839
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)	1,351,826	1,378,665	26,839
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	3,439,429	2,516,095	(923,334)
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	856,069	1,487,454	631,385
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	53,368,761	60,657,205	7,288,444
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	22,436,263	26,170,454	3,734,191
21. Furniture and equipment, including health care delivery assets	4,860,372	4,237,221	(623,151)
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	98,742,176	80,664,097	(18,078,079)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	185,054,896	177,111,191	(7,943,705)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	185,054,896	177,111,191	(7,943,705)

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	18,705,177	18,961,600	256,423
2503. Pension Asset	80,037,000	61,703,994	(18,333,006)
2598. Summary of remaining write-ins for Line 25 from overflow page	0	(1,496)	(1,496)
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	98,742,176	80,664,097	(18,078,079)

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan Property and Casualty Insurance Company ("the Company") is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of MetLife, Inc ("MetLife"), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange. As of December 31, 2012, 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, 2012, 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, 2012. 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 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 they have a NAIC rating designation of 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 subsidiary, controlled or affiliated ("SCA") companies, 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 fair value 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.

For certain residential mortgage-backed securities (“RMBS”) and certain commercial mortgage-backed securities (“CMBS”), both an initial and final NAIC designation is determined on a security-by-security basis based on a range of values published by the NAIC. The initial designation is used to determine the carrying value of the RMBS and CMBS. RMBS and CMBS with initial designations of 1 to 2 are stated at amortized cost while RMBS and CMBS with initial designations of 3, 4, 5 or 6 are stated at the lower of amortized cost or fair value. The final designation calculation compares this carrying value with a range of values, resulting in a final NAIC designation reported herein, which is used for all other accounting and reporting purposes.

The NAIC adopted a revised rating methodology for loan-backed and structured securities, including asset-backed securities (“ABS”), which are not modeled. For these securities, the NAIC relies on the second lowest NAIC Credit Rating Provider (“CRP”) rating to determine the initial NAIC designation. The second lowest CRP 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 CRP designation.
(7) The Company accounts for investments in subsidiary, controlled and affiliated (“SCA”) companies using the statutory equity of the investee if the entity is an insurance company. All noninsurance entities are valued at the U.S. Generally Accepted Accounting Principles (“GAAP”) equity of the investee.
(8) Investments in joint ventures, partnerships and limited liability companies (“LLC”) are carried at the underlying audited GAAP equity of the respective entity’s financial statements. Undistributed earnings of these entities are recognized in unrealized gains or losses. Such investments are nonadmitted if they do not have financial statement audits.
(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, 2012 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 $892,694 and $15,931,695 at December 31, 2012 and 2011, respectively. Accumulated depreciation of EDP equipment and operating system computer software was $735,020 and $15,788,326 at December 31, 2012 and 2011, respectively. Related depreciation expense was $106,707 and $114,421 for the years ended December 31, 2012 and 2011, respectively.

Depreciation expense on furniture and fixtures, leasehold improvements and non-operating system computer software was $10,923,402 and $10,829,305 at December 31, 2012 and 2011, respectively.

(15) Each quarter, the real estate front office determines a market value for our wholly owned investment real estate. In the fourth quarter, the valuation process and assumptions are evaluated by a third party. For recently acquired properties that are not included in the third party's report and do not have a recent appraisal, the purchase price is used as a proxy for the market value and the acquisition date is used for the appraisal date on Schedule A.

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, 2012.

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, 2012.

(3) As of December 31, 2012, the Company has not recognized any OTTI on its loan-backed securities based on cash flow analysis.

(4) At December 31, 2012, 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:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	$1,510
2. 12 Months or Longer	$334,891

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	$5,007,289
2. 12 Months or Longer	$3,564,413

(5) The Company performs a regular evaluation, on a security-by-security basis, of its securities holdings in accordance with its OTTI 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. Factors considered include fundamentals of the industry and geographic area in which the security issuer operates, as well as 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 the 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, believes it 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.

E. Repurchase Agreements and/or Securities Lending Transactions

Not Applicable.

F. Real Estate

(1) For the year ended December 31, 2012 and year ended December 31, 2011, the Company did not recognize any impairment losses.
(2a.) The Company had no properties classified as available for sale in 2012.
(2b.) For the year ended December 31, 2012 and the year ended December 31, 2011, the Company had no real estate sales.
(3) There were no changes during the year in the Company's plans to sell investment real estate.
(4) The Company does not engage in retail land sales operations.
(5) The Company does not hold any real estate investments with participating mortgage loans.

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 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 underlying loan is in the process of foreclosure.

B. Total amount excluded: NONE.

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 and options to manage risks that may include interest rate risk, foreign currency exchange rate risk, credit risk and equity market risk. Derivative hedges are designed to reduce risk on an economic basis while considering their impact on accounting results and statutory capital.

Insurance statutes restrict the Company's use of derivatives 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 or 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 reported 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 but is subject to the interest maintenance reserve ("IMR").

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 Derivatives

Foreign Currency Exchange Rate Derivatives

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 notional amount. The notional amount of each currency is exchanged at the inception and termination of the currency swap by each party. See Schedule DB, Part A.

Credit Derivatives

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 amount 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.

Equity Derivatives

Equity index options are used by the Company to hedge certain invested assets against adverse changes in equity indices. In an equity index option transaction, the Company enters into contracts to sell the equity index within a limited time at a contracted price. The contracts will be net settled in cash, based on differentials in the indices at the time of exercise and the strike price. In certain instances, the Company may enter into a combination of transactions to hedge adverse changes in equity indices within a predetermined range through the purchase and sale of options. See Schedule DB, Part A.

Fair Value Hedges

The Company held no fair value hedges during the years ended December 31, 2012 and 2011.

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, 2012 and 2011, 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, 2012 and 2011, 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, 2012, and 2011.

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; (ii) credit default swaps to economically hedge its exposure to adverse movements in credit; and (iii) equity index options to hedge certain invested assets against adverse

changes in equity indices.

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 derivatives. At December 31, 2012 and 2011, the Company was obligated to return cash collateral under its control of $350,000 and $550,000, respectively. 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, 2012 and 2011, 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 predetermined 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 a downgrade in the credit rating of the Company and/or the counterparty. In addition, certain of the Company's netting agreements for derivatives contain provisions that require both the Company and the counterparty to maintain a specific investment grade credit rating from each of Moody's and S&P. If a party's credit rating was to fall below that specific investment grade credit rating, that party would be in violation of these provisions, and the other party to the derivatives could terminate the transactions and demand immediate settlement and payment based on such party's reasonable valuation of the derivatives.

9. Income Taxes

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

	December 31, 2012		
	Ordinary	Capital	Total
Total gross DTA	$ 175,918,183	$ 27,950,520	$ 203,868,703
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	175,918,183	27,950,520	203,868,703
DTA nonadmitted	(25,418,241)	(27,950,520)	(53,368,761)
Net adjusted gross admitted DTA	150,499,942	-	150,499,942
Total DTL	(22,532,021)	-	(22,532,021)
Total net admitted DTA/(DTL)	$ 127,967,921	$ -	$ 127,967,921

	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
DTA nonadmitted	(31,569,840)	(29,087,365)	(60,657,205)
Net adjusted gross 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

	Change		
	Ordinary	Capital	Total
Total gross DTA	$ 538,315	$ (1,136,845)	$ (598,530)
Statutory valuation allowance adjustment	-	-	-
Adjusted gross DTA	538,315	(1,136,845)	(598,530)
DTA nonadmitted	6,151,599	1,136,845	7,288,444
Net adjusted gross admitted DTA	6,689,914	-	6,689,914
Total DTL	(1,350,333)	-	(1,350,333)
Total net admitted DTA/(DTL)	$ 5,339,581	$ -	$ 5,339,581

Admission calculation components - SSAP 101

	December 31, 2012		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
Adjusted gross DTA expected to be realized	127,967,921	-	127,967,921
The lesser of:			
Adjusted gross DTA expected to be realized following the balance sheet date	127,967,921	-	127,967,921
Adjusted gross DTA allowed per limitation threshold	XXX	XXX	278,896,660
Adjusted gross DTA offset by gross DTL	22,532,021	-	22,532,021
Net adjusted gross admitted DTA	$ 150,499,942	$ -	$ 150,499,942

NOTES TO FINANCIAL STATEMENTS

	December 31, 2011		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
Adjusted gross DTA expected to be realized	122,628,340	-	122,628,340
The lesser of:			
Adjusted gross DTA expected to be realized following the balance sheet date	122,628,340	-	122,628,340
Adjusted gross DTA allowed per limitation threshold	XXX	XXX	260,204,503
Adjusted gross DTA offset by gross DTL	21,181,688	-	21,181,688
Net adjusted gross admitted DTA	$ 143,810,028	$ -	$ 143,810,028

	Change		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
Adjusted gross DTA expected to be realized	5,339,581	-	5,339,581
The lesser of:			
Adjusted gross DTA expected to be realized following the balance sheet date	5,339,581	-	5,339,581
Adjusted gross DTA allowed per limitation threshold	XXX	XXX	18,692,157
Adjusted gross DTA offset by gross DTL	1,350,333	-	1,350,333
Net adjusted gross admitted DTA	$ 6,689,914	$ -	$ 6,689,914

	2012	2011
RBC percentage used to determine recovery period and threshold limitation amount	1073%	1041%
Amount of total adjusted capital used to determine recovery period and threshold limitation	$ 173,252,557	$ 166,649,179

Impact of Tax Planning Strategies

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

Do the Company's tax-planning strategies include the use of reinsurance? No

B. All DTL were recognized as of December 31, 2012 and December 31, 2011.

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

	December 31, 2012	December 31, 2011
Federal	$ 41,632,041	$ (3,678,078)
Foreign	-	-
Total income tax on gain from operations	41,632,041	(3,678,078)
Federal income tax expense (benefit) on capital gains/(losses)	6,624,148	(2,200,816)
Utilization of capital loss carry-forwards	-	-
Other	-	-
Federal and foreign income taxes incurred	$ 48,256,189	$ (5,878,894)

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

DTA resulting from book/income tax differences in:	December 31, 2012	December 31, 2011	Change
Ordinary:			
Employee benefits	$ 8,336,115	$ 10,967,660	$ (2,631,545)
Net operating loss carryforward	24,361,271	31,877,515	(7,516,244)
Nonadmitted assets	46,090,147	40,758,895	5,331,252
Other	376,428	840,156	(463,728)
Policyholder reserves	96,749,312	90,935,642	5,813,670
Tax credit carryforwards	4,910	-	4,910
Gross ordinary DTA - (admitted and nonadmitted)	175,918,183	175,379,868	538,315
Statutory valuation allowance adjustment - ordinary	-	-	-
Total ordinary DTA - (nonadmitted)	(25,418,241)	(31,569,840)	6,151,599
Admitted ordinary DTA	150,499,942	143,810,028	6,689,914

NOTES TO FINANCIAL STATEMENTS

	December 31, 2012	December 31, 2011	Change
Capital:			
Net capital loss carryforward	10,606,669	11,745,670	(1,139,001)
Investments	17,343,851	17,341,695	2,156
Gross capital DTA - (admitted and nonadmitted)	27,950,520	29,087,365	(1,136,845)
Statutory valuation allowance adjustment - capital	-	-	-
Total capital DTA - (nonadmitted)	(27,950,520)	(29,087,365)	1,136,845
Admitted capital DTA	-	-	-
Total admitted DTA	$ 150,499,942	$ 143,810,028	$ 6,689,914

	December 31, 2012	December 31, 2011	Change
DTL resulting from book/income tax differences in:			
Ordinary:			
Investments	$ (12,363,320)	$ (9,145,550)	$ (3,217,770)
Other	(10,168,701)	(12,036,138)	1,867,437
Ordinary DTL	(22,532,021)	(21,181,688)	(1,350,333)
Capital DTL	-	-	-
Total DTL	$ (22,532,021)	$ (21,181,688)	$ (1,350,333)
Net admitted DTA/(DTL)	$ 127,967,921	$ 122,628,340	$ 5,339,581

Tax effect of change in nonadmitted assets	(7,288,444)
Tax effect of unrealized gains (losses)	4,271,627
Change in cumulative translation adjustments	-
Additional minimum pension liability	-
Change in net DTA	$ 2,322,764

D. The provision for federal 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, 2012
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 35%	$ 77,624,726
Net realized capital gains (losses) @ 35%	7,572,343
Tax effect of:	
Change in nonadmitted assets	(5,331,252)
Dividend received deduction	(1,721,966)
Meal and entertainment	404,135
Nondeductible expenses	31,980
Other	(496,475)
Other not listed above	121,009
Prior years adjustments and accruals	8,321,931
Tax exempt income	(40,593,006)
Total statutory income taxes (benefit)	$ 45,933,425
Federal and foreign income taxes incurred including tax on realized capital gains	$ 48,256,189
Change in net DTA	(2,322,764)
Total statutory income taxes (benefit)	$ 45,933,425

E. (1) As of December 31, 2012, the Company has net ordinary loss carryforwards which will expire as follows:

Year of expiration	Net ordinary loss carryforward
2031	$ 69,603,630

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

Year of expiration	Net capital loss carryforwards
2014	$ 24,514,704
2016	5,790,065
	$ 30,304,769

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

Year of expiration	Tax credit carryforwards
2021	$ 4,893
2030	10
2031	7
	$ 4,910

NOTES TO FINANCIAL STATEMENTS

(2) The Company has no Federal income taxes available at December 31, 2012 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.
Met P & C Managing General Agency, Inc.
MetLife Auto & Home Insurance Agency, Inc.
MetLife Bank N.A.
MetLife Credit Corp.
MetLife Funding, Inc.
MetLife Global, Inc.
MetLife Group, Inc.
MetLife Health Plans, Inc.
MetLife Holdings, Inc.
MetLife, Inc.
MetLife Insurance Company of Connecticut
MetLife International Holdings, Inc.
MetLife Investors Distribution Company
MetLife Investors Group, Inc.
MetLife Investors Insurance Company
MetLife Investors USA Insurance Company
MetLife Reinsurance Company of Charleston
MetLife Reinsurance Company of Delaware
MetLife Reinsurance Company of South Carolina
MetLife Reinsurance Company of Vermont
MetLife Securities, Inc.
MetLife Tower Resources Group, Inc.
MetLife Worldwide Holdings, Inc.
MetPark Funding, Inc.
Metropolitan Casualty Insurance Company
Metropolitan Direct Property and Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property & Casualty Insurance Company
Metropolitan Life Insurance Company
Metropolitan Lloyds Insurance Company of Texas
Metropolitan Lloyds, Inc.
Metropolitan Tower Life Insurance Company
Metropolitan Tower Realty Company, Inc.
Missouri Reinsurance, 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.
SafeGuard Health Plans, Inc. (CA)
SafeHealth Life Insurance Company
SafeGuard Health Plans, Inc. (FL)
SafeGuard Health Plans, Inc. (NV)
SafeGuard Health Plans, Inc. (TX)
The Prospect Company
Tower Square Securities, Inc.
Transmountain Land & Livestock Company
Walnut Street Securities, Inc.
White Oak Royalty Company

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

G. As of December 31, 2012, the Company had no liability (asset) for unrecognized tax benefits.

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 $16,054,134 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 $285,864,109 and $285,928,029 during 2012 and 2011, respectively. The charges to the Company for services from Metropolitan Life Insurance Company (“MLIC”) were $243,828,020 and $279,294,682 during 2012 and 2011, respectively with balances due to MLIC of $8,117,486 and $7,190,707 as of December 31, 2012 and December 31, 2011, respectively. The charges to the Company for services from MetLife Group, Inc. were $35,613,042 and $6,633,347 during 2012 and 2011, respectively with balances due to MetLife Group, Inc. of $0 as of December 31, 2012 and December 31, 2011. The charges to the Company for services from MetLife Services and Solutions, LLC were $6,423,047 and $5,667,201 during 2012 and 2011, respectively with balances due to MetLife Services and Solutions, LLC of $573,176 and $0 as of December 31, 2012 and December 31, 2011, respectively.

(4) Restated Quota Share Reinsurance Treaty

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

The Restated Quota Share Reinsurance Treaty provides that the subsidiary companies obligate themselves to cede, and

the Company obligates itself to accept, a 100% interest in each of the subsidiaries' gross net liabilities and its premiums, losses, expenses, payment fees, dividends and direct agents balance.

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

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

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

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

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

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

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

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

(5) Asset Transfers

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

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

For the year ended December 31, 2012, there was no change in the Company's deferred gain liability of $1,921,650 as a result of the sale of the investments to independent third parties.

NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2012 Due From (To)	December 31, 2011 Due From (To)
Economy Fire & Casualty Company	$ 24,550	$ 1,043,922
Economy Preferred Insurance Company	19,628	8,438
Economy Premier Assurance Company	(65,969)	(30,334)
MetLife Auto & Home Insurance Agency, Inc.	0	435
MetLife Bank	29,300	62,424
MetLife General Insurance Agency	(91,480)	(118,733)
MetLife Insurance Company (MetLife)	(8,117,486)	(7,190,707)
MetLife Insurance Company of Connecticut	0	187
MetLife International Holding Company	1,393	0
MetLife Services and Solutions	(573,176)	0
MetLife, Inc. (MET)	(265,286)	(243,560)
Metropolitan Casualty Insurance Company	15,420	948,896
Metropolitan Direct Property and Casualty Insurance Company	169,718	1,122,527
Metropolitan General Insurance Company	1,065	68,049
Metropolitan Group Property and Casualty Insurance Company	717,287	2,936,339
Metropolitan Lloyds Insurance Company of Texas	(99,947)	(114,310)
New England Life Insurance Company	(2,370)	(2,568)
Total	$ (8,237,353)	$ (1,508,995)

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 $7.483 million and $6.789 million, respectively, related to these plans for the years ended December 31, 2012 and 2011.

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 $80.037 million and $61.704 million at December 31, 2012 and 2011, 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 $18.267 million and $17.906 million for the years ended December 31, 2012 and 2011, 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, 2012 and 2011, the Company's reimbursement to MLIC was $36.600 million and $18.766 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 $1.138 million and $1.148 million for the years ended December 31, 2012 and 2011, respectively. At December 31, 2012, 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 $12.809 million and $14.859 million for the years ended December 31, 2012 and 2011, respectively. Accrued postemployment and other postretirement benefit cost equivalents, which are included in accrued expenses, were $73.700 million and $65.981 million at December 31, 2012 and 2011, 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 $4.666 million and $4.211 million for the years ended December 31, 2012 and 2011, 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, 2012 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, 2012.

(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 $4,230,818 and $4,172,123 for the periods ended December 31, 2012 and 2011, respectively. Dividends paid on common stock were $100,000,000 and $30,000,000 for the periods ended December 31, 2012 and 2011, 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 maximum amount of the dividend which the Company may pay to MPC in 2013 without prior regulatory approval is $74,779,764.

(4) On October 22, 2012 the Company's Board of Directors approved an extraordinary cash dividend of up to $200 million on its outstanding common stock, payable to MetLife on or before December 13, 2012. The Company received approval for this common stock dividend from the RI DBR, Insurance Division on November 16, 2012 and paid a dividend of $100 million on December 13, 2012. The Company paid extraordinary preferred stock dividends of $1,077,895, $1,044,225, $1,062,197.50, and $1,046,500 on February 15, 2012, May 15, 2012, August 15, 2012, and November 15, 2012, respectively, to MetLife

Credit Corp. The Company received approval for these preferred stock dividends from the RI DBR, Insurance Division on January 12, 2012 for the February dividend payment, on April 12, 2012 for the May dividend payment, on July 10, 2012 for the August dividend payment, and on October 5, 2012 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 $81,569,365.

(11) - (13)
Not Applicable.

14. Contingencies

A. Contingent Commitments

The Company makes commitments to fund partnership investments. The amounts of these unfunded commitments were $2,263,737 and $2,897,679 at December 31, 2012 and 2011, respectively. The Company anticipates that these amounts will be invested in partnerships over the next five years. See Schedule BA Part 1 for details.

B. Assessments

(1) Guaranty Fund Assessments

The Company had initially estimated and recorded an accrual related primarily to the Reliance Insurance Company insolvency resulting in a liability of $6,641,426 and an asset of $2,828,724 for future premium tax offsets. There is no method to determine as to when these payments will be paid out or when all the premium tax offsets will be taken. The Company recorded charges to operations of $0 as of December 31, 2010 and December 31, 2008. In June 2007, the accrual for the State of New York was removed. The Reliance insolvency and related accrual for New York is processed as part of the New York Property Casualty Fund. The New York Property Casualty Fund accrual has been included in the taxes, licenses and fees financial statement line. In addition, minor adjustments were made to several states (Florida, Mississippi, New Hampshire, Rhode Island, Missouri, and Tennessee) resulting in a guaranty fund liability of $4,270,737 and a guaranty fund asset of $2,683,383 as of December 31, 2010. 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 an entry was made to reduced Reliance's liability by $2,777,332 and to reduce Reliance's asset by $1,605,199. This resulted in a guaranty fund liability of $1,493,405 and a guaranty fund asset of $1,078,184 as of December 31, 2011. As of December 31, 2012 the asset remains at $1,078,184 while the liability remains was $1,485,027.

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

Due to a decrease in the Company's share of losses of Hurricane Ike as of June 30, 2009, the Company reversed the accrual of $11,115,000 for expected future assessments that it expects to recover through premium tax offsets. In addition, the remaining accrual of $1,345,500 of the amount assessed to date, which is expected to be recouped through premium tax credits filings over the next 5 years, and reduced by $269,100 in premium tax credits applied by the Company against its 2008 tax liability, was initially recorded entirely by the Company. This amount relates to the Company as well as several of its subsidiaries: Met CAS, Met GEN, Met Direct, Met Group, and Met Lloyds. In June 2009, the Texas Comptroller's Office provided a breakdown of the premium tax credit by writing company. The premium tax credits for the Company's affiliates were recorded by the Company's affiliates as of December 31, 2009, reducing the Company's share in recoverable state assessments to $11,401 as of December 31, 2011. The Company's share in recoverable state assessments as of December 31, 2012 is $0.

C. Gain Contingencies

Not Applicable.

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

The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits:

NOTES TO FINANCIAL STATEMENTS

		Direct
Claims related ECO and bad faith losses paid during the reporting period	$	1,186,000

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [X] (g) Per Claimant [ ]

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.

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 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 filed appeals of the trial court's decision and the appellate court issued a decision further reducing the punitive damage award and remanding the case to the trial court for the entry of an $890,000 judgment. The Arizona Supreme Court refused the plaintiff's appeal of this decision and returned the case to the trial court for entry of the $890,000 judgment.

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.

A punitive class action has been filed in Arkansas state court alleging that the Company breached the insurance contract and engaged in bad faith by utilizing the Colossus bodily injury evaluation tool. The purported class action included Arkansas insureds who made first party uninsured/underinsured bodily injury claims. The suit alleges that Colossus systematically undervalues these bodily injury claims. The Company is seeking to remove the case to federal court and it has been stayed pending a United States Supreme Court decision on a case with similar removal issues.

The Company has appealed to the Rhode Island Supreme Court a judgment for $1,750,000 in favor of a Rhode Island body shop who alleged that the Company engaged in abuse of process by instigating a criminal investigation into its practices. Allegations of tortious interference, malicious prosecution, and violation of the Rhode Island Deceptive Trade Practices Act were dismissed prior to the two-week trial. Arguments before the Court are expected during its 2013-2014 term.

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 $15,006,350 and $15,433,525 for 2012 and 2011, respectively. The Company has entered into various lease agreements for office space, fleet vehicles, and other equipment. Rental expense under such leases

was $9,291,649 and $9,482,159 in 2012 and 2011, respectively. In addition, rental expense includes affiliated rental expense of $5,714,701 and $5,951,366 for 2012 and 2011, 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,
2013	$	7,818,429
2014		5,249,636
2015		2,232,310
2016		1,331,728
2017		287,417
Thereafter		1,057,800
Total	$	17,977,320

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:

	Assets		Liabilites	
	2012	2011	2012	2011
Swaps	$ 6,785,000	$ 6,785,000	$ -	$ -
Futures	-	-	-	-
Options	-	-	-	-
Total	$ 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 derivatives. 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 received 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 $117,283 and $351,279 at December 31, 2012 and 2011, 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 derivatives is limited to the net positive fair value of derivatives 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 received by the Company on its derivatives.

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 had no wash sales with an NAIC designation of 3 through 6 for the year ended December 31, 2012.

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

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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	$ 38,235,469

20. Fair Value Measurements

A. (1) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date

Hierarchy Table

The following table provides information about financial assets and liabilities measured and reported at estimated fair value at:

	December 31, 2012 Fair Value Measurements at Reporting Date Using			
	Level 1	**Level 2**	**Level 3**	**Total**
Assets		In Whole Dollars		
Bonds:				
U.S. Special Revenue and Agencies	$ -	$ 17,500,000	$ 12,120,000	$ 29,620,000
Industrial & Miscellaneous	$ -	$ 4,803,067	$ 202,794	$ 5,005,861
Total bonds	$ -	$ 22,303,067	$ 12,322,794	$ 34,625,861
Perpetual preferred stocks				
Industrial & Miscellaneous	$ -	$ 135,141,668	$ 14,564,750	$ 149,706,418
Derivative assets: (1)				
Foreign currency exchange rate	$ -	$ 195,155	$ -	$ 195,155
Equity market	$ -	$ 6,109	$ -	$ 6,109
Total derivative assets	$	$	$	$
Total assets	$ -	$ 157,444,735	$ 26,887,544	$ 184,332,279
Liabilities				
Derivative liabilities (1)				
Credit	$ -	$ 53,297	$ -	$ 53,297
Total liabilities	$ -	$ -	$ -	$ -

(1) 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 highly effective derivatives carried at amortized cost.

Transfers between Levels 1 and 2 --- During the year ended December 31, 2012, transfers between Levels 1 and 2 were not significant. Transfers between levels are assumed to occur at the beginning of the period.

(2) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date

Rollforward Table – Level 3 Assets and Liabilities

A rollforward 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 their respective time periods is as follows:

	Estimated Fair Value Measurements in Level 3 of the Fair Value Hierarchy							
	Balance at January 1, 2012	**Transfer Into Level 3 (1)**	**Transfer Out of Level 3 (1)**	**Total Gains and Losses included in Net Income (2)**	**Total Gains and Losses included in Capital and Surplus**	**Purchases (3)**	**Sales (3)**	**Balance at December 31, 2012**
Assets								
Bonds:								
U.S. Special Revenue and Agencies	$ 12,960,000	$ -	$ -	$ -	$ -	$ -	$ (840,000)	$ 12,120,000
Industrial & Miscellaneous	$ 303,284	$ -	$ -	$ 647	$ 21,380	$ -	$ (122,517)	$ 202,794
Total bonds	$ 13,263,284	$ -	$ -	$ 647	$ 21,380	$ -	$ (962,517)	$ 12,322,794
Perpetual preferred stocks								
Industrial & Miscellaneous	$ -	$ 17,955,000	$ -	$ -	$ (3,390,250)	$ -	$ -	$ 14,564,750
Total assets	$ 13,263,284	$ 17,955,000	$ -	$ 647	$ (3,368,870)	$ -	$ (962,517)	$ 26,887,544

(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; c) transfers of securities between sector classifications that are not transfers into or out of Level 3. Total gains and (losses) (in earnings 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 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 between Levels

Overall, transfers between levels occur when there are changes in the observability of inputs and market activity. Transfers into or out of any level are assumed to occur at the beginning of the period.

Transfers into or out of Level 3:

Transfers into or out of Level 3 are presented in the table above. 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 underlying inputs cannot be observed, current prices are not available, and/or when there are significant variances in quoted prices, thereby affecting transparency. 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.

During the year ended December 31, 2012, no transfers into f Level 3 occurred for preferred stock, excluding securities that changed measurement basis to fair value that is reported in the table above.

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

(3) Assets and Liabilities Measured and Reported at Estimated Fair Value at Reporting Date

Valuation Techniques and Inputs for Level 2 and Level 3 Assets and Liabilities by Major Classes of Assets and Liabilities:

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 ("DCF") 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.

The Company categorizes its financial assets and liabilities into a three-level hierarchy, based on the significant input with the lowest level in their valuation. The input levels are as follows. Level 1 - Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable. Level 2 - Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1. Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the estimated fair value of the assets and liabilities. These unobservable inputs can be based on large part on management's judgment or estimation and cannot be supported by reference to market activity.

In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described in the Level 2 discussions below. 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.

Level 2 Measurements:

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 using standard market observable inputs including benchmark U.S. Treasury yield 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 - 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 DCF 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 securities that incorporate the credit quality and industry sector of the issuer. This level also includes certain below investment grade privately placed fixed maturity securities priced by independent pricing services that use observable inputs.

Bonds - Structured securities comprised of RMBS - included within Industrial & Miscellaneous - These securities are principally valued using the market approach and income approach. Valuation is based primarily on matrix pricing, DCF methodologies or other similar techniques using standard market inputs including spreads for actively traded securities, spreads off benchmark yields, expected prepayment speeds and volumes, current and forecasted loss severity, rating, weighted average coupon, weighted average maturity, average delinquency rates, geographic region, debt-service coverage ratios and issuance-specific information

including, but not limited to: collateral type, payment terms of the underlying assets, payment priority within the tranche, structure of the security, deal performance and vintage of loans, etc.

Perpetual preferred stock - These securities are principally valued using the market approach where market quotes are available but are not considered actively traded. Valuation is based principally on observable inputs including quoted prices in markets that are not considered active.

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

Foreign currency exchange rate

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 ("LIBOR") basis curves, currency spot rates and cross currency basis curves.

Credit

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.

Equity market

Option-based - Valuations are based on option pricing models, which utilize significant inputs that may include the swap yield curve, spot equity index levels, dividend yield curves and equity volatility.

Level 3 Measurements:

In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described in Level 2 Measurements. 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 independent non-binding broker quotations and inputs including quoted prices for identical or similar securities that are less liquid and based on lower levels of trading activity than securities classified in Level 2.

Bonds - U.S. corporate and foreign corporate securities — included within Industrial & Miscellaneous - These securities are principally valued using the market and income approaches. Valuations are based primarily on matrix pricing or other similar techniques that utilize unobservable inputs or cannot be derived principally from, or corroborated by, observable market data, including illiquidity premium, delta spread adjustments or spreads over below investment grade curves to reflect industry trends or specific credit-related issues; and inputs including quoted prices for identical or similar securities that are less liquid and based on lower levels of trading activity than securities classified in Level 2. Certain valuations are based on independent non-binding broker quotations. Generally, below investment grade privately placed or distressed securities included in this level are valued using DCF methodologies which rely upon significant, unobservable inputs and inputs that cannot be derived principally from, or corroborated by, observable market data.

Preferred stocks - These securities are principally valued using the market and income approaches. Valuations are based primarily on matrix pricing, DCF methodologies or other similar techniques using inputs such as comparable credit rating and issuance structure. Certain of these securities are valued based on inputs including quoted prices for identical or similar securities that are less liquid and based on lower levels of trading activity than securities classified in Level 2 and independent non-binding broker quotations. Preferred stocks valuations determined with matrix pricing methodologies use inputs such as earnings multiples based on comparable public companies and industry-specific non-earnings based multiples.

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

C. Estimated Fair Value of All Financial Instruments

Information related to the aggregate fair value of the Company's financial instruments is shown below at:

	December 31, 2012					
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds	$ 3,061,481,394	$ 2,806,439,848	$ 10,701,267	$ 3,011,417,240	$ 39,362,887	$ -
Preferred stocks	$ 149,707,198	$ 149,706,418	$ -	$ 135,141,668	$ 14,565,530	$ -
Common stocks	$ 781,734,308	$ 781,734,308	$ -	$ -	$ 781,734,308	$ -
Cash, cash equivalents and short-term investments	$ (102,500,650)	$ (102,500,650)	$ (102,500,650)	$ -	$ -	$ -
Investment income due & accrued	$ 37,944,326	$ 37,944,326	$ -	$ 37,944,326	$ -	$ -
Derivative assets	$ 511,503	$ 394,220	$ -	$ 511,503	$ -	$ -
Derivative liabilities	$ (53,297)	$ (53,297)	$ -	$ (53,297)	$ -	$ -
Total	$ 3,928,824,782	$ 3,673,665,173	$ (91,799,383)	$ 3,184,961,440	$ 835,662,725	$ -

Assets and Liabilities

The methods and significant assumptions used to estimate the fair value of all financial instruments is presented below.

The Company defines fair value as the price that would be received to sell an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. In most cases, the exit price and the transaction (or entry) price will be the same at initial recognition.

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 ("DCF") 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.

The Company categorizes its financial assets and liabilities into a three-level hierarchy, based on the significant input with the lowest level in their valuation. The input levels are as follows. Level 1 - Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable. Level 2 - Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1. Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the estimated fair value of the assets and liabilities. These unobservable inputs can be based on large part on management's judgment or estimation and cannot be supported by reference to market activity.

In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described in the Level 2 discussions below. 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, Stocks and Cash, Including Affiliated Securities

When available, the estimated fair value for bonds, including loan-backed and structured securities, unaffiliated preferred stocks and unaffiliated common stocks are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1. Generally, these are the most liquid of the Company's securities holdings and valuation of these securities does not involve management's judgment.

When quoted prices in active markets are not available, the determination of estimated fair value is based on market standard valuation methodologies, giving priority to observable inputs. The significant inputs to the market standard valuation methodologies for certain types of securities with reasonable levels of price transparency are inputs that are observable in the market or can be derived principally from or corroborated by observable market data. Generally, these investments are classified in Level 2.

When observable inputs are not available, the market standard valuation methodologies for determining the estimated fair value of certain types of securities that trade infrequently, and therefore have little or no price transparency, rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from or corroborated by observable market data. These unobservable inputs can be based in large part on management's judgment or estimation, and cannot be supported by reference to market activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances. Generally, these investments are classified in Level 3.

The use of different methodologies, assumptions and inputs may have a material effect on the estimated fair values of the Company's securities holdings.

The estimated fair value of investments in common stocks of non-insurance subsidiaries is equal to the underlying GAAP equity of the respective entity's financial statements. The estimated fair value of investments in common stocks of insurance subsidiaries is equal to the underlying statutory equity of the respective entity's financial statements. Generally, these investments are classified in Level 3.

The estimated fair value for cash approximates carrying value and is classified as level 1 given the nature of cash.

The use of different methodologies, assumptions and inputs may have a material effect on the estimated fair values of the Company's securities holdings.

Investment Income Due and Accrued

Due to the short-term nature of investment income due and accrued, the Company believes there is minimal risk of material changes in interest rates or credit of the issuer such that estimated fair value approximates carrying value.

Derivatives

The estimated fair value of derivatives is determined through the use of quoted market prices for exchange-traded derivatives or through the use of pricing models for over-the-counter derivatives. The determination of estimated fair value, when quoted market values are not available, is based on market standard valuation methodologies and inputs that management believes are consistent with what other market participants would use when pricing such instruments. Derivative valuations can be affected by changes in interest rates, foreign currency exchange rates, financial indices, credit spreads, default risk, nonperformance risk, volatility, liquidity and changes in estimates and assumptions used in the pricing models.

The significant inputs to the pricing models for most over-the-counter derivatives are inputs that are observable in the market

or can be derived principally from, or corroborated by, observable market data. Significant inputs that are observable generally include interest rates, foreign currency exchange rates, interest rate curves, credit curves and volatility. However, certain over-the-counter derivatives may rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from, or corroborated by, observable market data. Significant inputs that are unobservable generally include references to emerging market currencies and inputs that are outside the observable portion of the interest rate curve, credit curve, volatility or other relevant market measure. These unobservable inputs may involve significant management judgment or estimation. Even though unobservable, these inputs are based on assumptions deemed appropriate given the circumstances and management believes they are consistent with what other market participants would use when pricing such instruments.

Most inputs for over-the-counter derivatives are mid-market inputs but, in certain cases, bid level inputs are used when they are deemed more representative of exit value. Market liquidity, as well as the use of different methodologies, assumptions and inputs may have a material effect on the estimated fair values of the Company's derivatives and could materially affect the net change in capital and surplus.

D. At December 31, 2012 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 $243,828,020 and $279,294,682 for the period ended December 31, 2012 and 2011, 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, 2012.
(5) Supplement to Interrogatory No. 18: As part of a MetLife enterprise-wide Code of Conduct Certification, the Chief Compliance Officer is designated with the responsibility to oversee such disclosures. Following that review, a summary report is sent to the Chairman of the Board of Directors of MetLife, Inc.

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

At December 31, 2012, the Company had direct exposure to subprime mortgage risk through other investments as follows:

	Actual Cost	Book Adjusted Carry Value	Fair Value	Realized Gain (Loss) On Impairment
Residential Mortgage Backed Securities	145,208	145,492	120,942	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	0	0	0	0
Other Assets	0	0	0	0
Total	145,208	145,492	120,942	0

While there is no market standard definition, the Company defines subprime mortgage lending as the origination of residential mortgage loans to customers with weak credit profiles. The Company's exposure to subprime exists through investments in subprime RMBS and collateralized debt obligations. The Company has exposure to unrealized losses due to changes in asset values. Over the past few years, the Company has managed its exposure to subprime mortgage lending by

NOTES TO FINANCIAL STATEMENTS

reducing its overall exposure, increasing the credit quality of the portfolio, stress testing the portfolio with severe loss assumptions and closely monitoring the performance of the portfolio. Based upon the analysis of the Company's exposure to subprime mortgages through its investments in ABS, the Company expects to receive payments in accordance with the contractual terms of the securities.

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2012, through February 22, 2013, which is the date these financial statements were available to be issued, and have 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 $55,976,198, $32,205,958, and $8,285,282 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	$ 784,246,830	$ 0	$ 0	$ 0	$ 784,246,830	$ 0
All Other	2,109,772	404,988	15,329,960	4,823,774	(13,220,188)	(4,418,786)
Total	$ 786,356,602	$ 404,988	$ 15,329,960	$ 4,823,774	$ 771,026,642	$ (4,418,786)

Direct Unearned Premium Reserve $614,485,930

(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	$ 3,564,084	$ 5,143,421	$ 0	$ 8,707,505
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 3,564,084	$ 5,143,421	$ 0	$ 8,707,505

NOTES TO FINANCIAL STATEMENTS

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 $839 million from $1,624 million in 2011 to $784 million in 2012 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, 2012 was $195,853,928. If the Company became responsible for any payments under these annuities, such payments could possibly be reduced by reinsurance recoverables.

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$195,853,928	$0

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, 2012.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

The Company had liabilities of $7,605 and $553 related to premium deficiency reserves as of December 31, 2012 and 2011, 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.

NOTES TO FINANCIAL STATEMENTS

34. Subscriber Savings Accounts

    Not Applicable.

35. Multiple Peril Crop Insurance

    Not Applicable.

36. Financial Guaranty Insurance

    Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

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

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

1.3 State regulating? Rhode Island

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

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011

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. 12/31/2011

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

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

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

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

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

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

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

6.2 If yes, give full information:

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

7.2 If yes,
7.21 State the percentage of foreign control .....0.000 %
7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality		2 Type of Entity

8.1 Is the company a subsidiary of a bank holding 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 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 FDIC	6 SEC
MetLife Advisers LLC				YES	
MetLife Bank, N.A.		YES			
MetLife Investment Advisors Company, LLC				YES	
MetLife Investors Distribution Company				YES	
MetLife Securities, Inc.				YES	
New England Securities Corporation				YES	
Tower Square Securities, Inc.				YES	
Walnut Street Securities, Inc.				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 [ ] N/A [ ]

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?
Lise Hasegawa, Vice President, 700 Quaker Lane, Warwick, RI 02886, 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 where the issuing or confirming bank is not on the SVO Bank List? 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 [ ] No [X]

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

24.01 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 24.03)? Yes [ ] No [X]

24.02 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.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.03 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).
Not Applicable

24.04 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 [ ]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $.....0

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $.....0

24.07 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]

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

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

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $.....0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $.....0

24.103 Total payable for securities lending reported on the liability page. $.....0

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 24.03) 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 $.....4,364,430

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	Daniel Adler	200 Park Avenue, New York, NY 10166
4095	Vince Allilaire	200 Park Avenue, New York, NY 10166
4095	Stuart Ashton	200 Park Avenue, New York, NY 10166
4095	Ernest Asp	200 Park Avenue, New York, NY 10166
4095	Chris Bajak	200 Park Avenue, New York, NY 10166
4095	Consuelo Baraona	200 Park Avenue, New York, NY 10166
4095	James Barker	200 Park Avenue, New York, NY 10166
4095	Jonathan Batista	200 Park Avenue, New York, NY 10166
4095	Matt Blechner	200 Park Avenue, New York, NY 10166
4095	Matthew Bowen	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	Christopher Celio	200 Park Avenue, New York, NY 10166
4095	Hank Chang	200 Park Avenue, New York, NY 10166
4095	Jason Chapin	200 Park Avenue, New York, NY 10166
4095	Mary Chapman	200 Park Avenue, New York, NY 10166
4095	Daniel Chen	200 Park Avenue, New York, NY 10166
4095	Sharon Chen	200 Park Avenue, New York, NY 10166
4095	Yang Chen	200 Park Avenue, New York, NY 10166
4095	Ernesto Chesculescu	200 Park Avenue, New York, NY 10166
4095	Bryan Chismar	200 Park Avenue, New York, NY 10166
4095	Alejandro Conte-Grand	200 Park Avenue, New York, NY 10166
4095	Mario Cortes	200 Park Avenue, New York, NY 10166
4095	Claudia Cromie	200 Park Avenue, New York, NY 10166
4095	Filipe Cunha	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 Diebold	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	Nancy Doyle	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	Richard Federico	200 Park Avenue, New York, NY 10166
4095	Michael Finn	200 Park Avenue, New York, NY 10166
4095	Eric Fitzgerald	200 Park Avenue, New York, NY 10166
4095	William Gardner	200 Park Avenue, New York, NY 10166
4095	Fei Ge	200 Park Avenue, New York, NY 10166
4095	Elyse Goldschmidt	200 Park Avenue, New York, NY 10166
4095	Adam Goodman	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	Judy Gulotta	200 Park Avenue, New York, NY 10166
4095	Patricio Gutierrez	200 Park Avenue, New York, NY 10166
4095	Laura Hames	200 Park Avenue, New York, NY 10166
4095	Daniel Harrison	200 Park Avenue, New York, NY 10166
4095	Nicol Helm	200 Park Avenue, New York, NY 10166
4095	Marianne Herse	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	Scott Isley	200 Park Avenue, New York, NY 10166
4095	Henry Jai	200 Park Avenue, New York, NY 10166
4095	Smita Jain	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 Kemendo	200 Park Avenue, New York, NY 10166
4095	Brian Kish	200 Park Avenue, New York, NY 10166
4095	Michael J Kroeger	200 Park Avenue, New York, NY 10166
4095	Ming Kuang	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	Ewan Macaulay	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	Edward Mashkovich	200 Park Avenue, New York, NY 10166
4095	John Mazzullo	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	Mansi Mehta	200 Park Avenue, New York, NY 10166
4095	Justin Minogue	200 Park Avenue, New York, NY 10166
4095	Frank Monfalcone	200 Park Avenue, New York, NY 10166
4095	Marco Morandi	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 Handal Mueller	200 Park Avenue, New York, NY 10166
4095	Mei-Ling Ng	200 Park Avenue, New York, NY 10166
4095	Ron Nirenberg	200 Park Avenue, New York, NY 10166

PART 1 - COMMON INTERROGATORIES - INVESTMENT

4095	Joel Nybeck	200 Park Avenue, New York, NY 10166
4095	Camila Oliveira	200 Park Avenue, New York, NY 10166
4095	Anne Laure Orosco	200 Park Avenue, New York, NY 10166
4095	Alvaro Otarola	200 Park Avenue, New York, NY 10166
4095	Francisco Paez	200 Park Avenue, New York, NY 10166
4095	Reena Pally	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	Hubert Penot	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	Jennifer Potenta	200 Park Avenue, New York, NY 10166
4095	Naomi Prasad	200 Park Avenue, New York, NY 10166
4095	Adolfo PuenteArnao	200 Park Avenue, New York, NY 10166
4095	Adrian Pysariwsky	200 Park Avenue, New York, NY 10166
4095	Andrea Quezada	200 Park Avenue, New York, NY 10166
4095	Juan Raffetto	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	David Richter	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	Maria Rojas	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	Jason Rothenberg	200 Park Avenue, New York, NY 10166
4095	Justin Ryvicker	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	Bijal Shah	200 Park Avenue, New York, NY 10166
4095	Matthew Sheedy	200 Park Avenue, New York, NY 10166
4095	Michael Sing	200 Park Avenue, New York, NY 10166
4095	Thomas Smith	200 Park Avenue, New York, NY 10166
4095	Todd Stockton	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	Paulina Szymankiewicz	200 Park Avenue, New York, NY 10166
4095	John Tanyeri	200 Park Avenue, New York, NY 10166
4095	Jeff Tapper	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	Jason Valentino	200 Park Avenue, New York, NY 10166
4095	Philip Varughese	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	John Wills	200 Park Avenue, New York, NY 10166
4095	Jim Wiviott	200 Park Avenue, New York, NY 10166
4095	Michael Yick	200 Park Avenue, New York, NY 10166
4095	David Yu	200 Park Avenue, New York, NY 10166
4095	Deidra Zablocki	200 Park Avenue, New York, NY 10166
4095	Lei Eva Zhang	200 Park Avenue, New York, NY 10166
4095	Yu Feng Zou	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

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	2,806,439,848	3,061,481,376	255,041,528
30.2 Preferred stocks	149,706,418	149,707,198	780
30.3 Totals	2,956,146,266	3,211,188,574	255,042,308

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.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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? $.....9,766,353

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 Services Office, Inc.	3,455,204

34.1 Amount of payments for legal expenses, if any? $.....8,244

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
Kramer, Levin, Naftalis & Frankel LLP	8,244

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $.....523,335

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 Casualty Insurers Association of America	523,335

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	$.....13,421,858	$.....10,875,369
2.2 Premium Denominator	$.....3,079,796,459	$.....3,011,443,653
2.3 Premium Ratio (2.1/2.2)	.....0.4	.....0.4
2.4 Reserve Numerator	$.....3,569,335	$.....2,700,113
2.5 Reserve Denominator	$.....2,939,791,735	$.....2,915,062,101
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 affiliates 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 31 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:

12.11 Unpaid losses $.....0
12.12 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:

12.41 From .....0.0 %
12.42 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:

12.61 Letters of credit $.....0
12.62 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 2012	2 2011	3 2010	4 2009	5 2008
	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)	1,297,622,201	1,262,461,849	1,226,989,064	1,213,638,521	1,254,427,993
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	918,613,020	907,830,574	914,486,458	907,435,831	952,237,959
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,022,765,119	945,228,127	901,561,569	860,985,635	846,509,797
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	13,694,662	11,032,160	10,136,097	9,930,397	9,325,151
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6.	Total (Line 35)	3,252,695,002	3,126,552,711	3,053,173,188	2,991,990,385	3,062,500,900
	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)	1,273,938,757	1,240,515,424	1,206,818,198	1,194,060,295	1,231,270,991
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	898,023,990	888,120,840	893,635,503	886,632,069	917,542,613
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	988,288,932	915,759,666	872,646,550	825,094,944	804,364,289
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	13,694,662	11,032,160	10,136,097	9,930,397	9,325,151
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12.	Total (Line 35)	3,173,946,341	3,055,428,090	2,983,236,348	2,915,717,705	2,962,503,043
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	56,990,195	(162,206,178)	137,631,696	193,467,370	258,270,111
14.	Net investment gain (loss) (Line 11)	210,545,972	147,931,053	178,064,205	177,732,024	106,473,807
15.	Total other income (Line 15)	10,207,901	12,526,392	1,045,574	6,359,705	14,162,428
16.	Dividends to policyholders (Line 17)	948,017	(287,367)	(1,108,922)	621,757	3,265,447
17.	Federal and foreign income taxes incurred (Line 19)	41,632,041	(3,678,078)	61,910,973	91,453,520	102,870,933
18.	Net income (Line 20)	235,164,010	2,216,712	255,939,424	285,483,822	272,769,966
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	5,146,441,717	4,967,373,706	4,900,892,670	4,819,781,668	4,855,641,812
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 15.1)	18,304,776	18,135,129	38,729,947	39,715,110	51,580,448
	20.2 Deferred and not yet due (Line 15.2)	828,382,099	736,473,796	679,228,513	634,511,353	632,642,024
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	3,159,162,731	3,110,048,681	3,055,570,489	3,002,568,770	3,093,307,069
22.	Losses (Page 3, Line 1)	1,257,668,854	1,309,500,603	1,284,190,162	1,262,536,871	1,329,097,954
23.	Loss adjustment expenses (Page 3, Line 3)	296,655,061	314,055,535	326,045,518	327,197,851	347,551,298
24.	Unearned premiums (Page 3, Line 9)	1,385,512,572	1,291,362,689	1,247,378,253	1,200,627,844	1,203,775,028
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)	1,987,278,986	1,857,325,025	1,845,322,181	1,817,212,898	1,762,334,742
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	171,435,342	34,801,068	300,777,369	239,444,786	210,910,097
	Risk-Based Capital Analysis					
28.	Total adjusted capital	1,987,278,986	1,857,325,025	1,845,322,181	1,817,212,898	1,762,334,742
29.	Authorized control level risk-based capital	173,252,557	166,649,179	156,256,463	179,198,796	196,518,031
	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)	73.9	73.7	73.1	75.0	72.0
31.	Stocks (Lines 2.1 & 2.2)	24.5	25.9	27.1	26.2	28.9
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)	0.1	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	(2.7)	(3.0)	(2.7)	(2.6)	(2.6)
35.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Derivatives (Line 7)	0.0	0.0	0.0	XXX	XXX
37.	Other invested assets (Line 8)	4.1	3.4	2.5	1.3	1.7
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	0.0	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)	783,086,132	789,097,169	765,118,008	751,444,812	771,509,660
45.	Affiliated short-term investments					
	(subtotals included in Schedule DA, Verification, Column 5, Line 10)	0	0	0	0	0
46.	Affiliated mortgage loans on real estate	0	0	0	0	0
47.	All other affiliated	16,054,134	15,586,546	14,991,616	14,391,340	13,805,643
48.	Total of above lines 42 to 47	799,140,266	804,683,715	780,109,624	765,836,152	785,315,303
49.	Total investment in parent included in Lines 42 to 47 above	0	0	0	0	0
50.	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)	40.2	43.3	42.3	42.1	44.6

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	4,633,716	31,900,967	27,559,257	15,777,777	(2,433,746)
52. Dividends to stockholders (Line 35)	(104,220,352)	(34,174,779)	(264,393,992)	(304,823,739)	(309,722,668)
53. Change in surplus as regards policyholders for the year (Line 38)	129,953,961	12,002,846	28,109,282	54,878,155	(63,494,924)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. 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)	830,252,265	798,235,141	762,720,078	794,597,601	778,034,445
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	490,676,067	485,438,633	436,869,559	441,895,089	481,954,461
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	661,082,821	774,173,341	522,779,818	495,798,793	522,918,840
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,655,884	4,166,293	3,999,632	3,911,243	3,786,870
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	158,529	69,073	179,513	320,626	445,854
59. Total (Line 35)	1,987,825,566	2,062,082,481	1,726,548,600	1,736,523,353	1,787,140,470
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. 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)	805,221,973	782,225,702	746,239,121	775,236,513	750,812,444
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	474,633,458	473,029,745	429,685,142	434,797,767	456,864,374
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	656,240,523	768,511,285	518,428,475	488,267,968	517,351,356
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,655,884	4,166,293	3,999,632	3,911,243	3,786,870
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	158,529	69,073	179,513	320,626	445,854
65. Total (Line 35)	1,941,910,367	2,028,002,097	1,698,531,884	1,702,534,118	1,729,260,898
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	61.4	68.2	58.6	56.0	55.3
68. Loss expenses incurred (Line 3)	10.3	10.7	10.4	10.0	9.0
69. Other underwriting expenses incurred (Line 4)	26.5	26.5	26.3	27.3	27.1
70. Net underwriting gain (loss) (Line 8)	1.9	(5.4)	4.7	6.6	8.7
Other Percentages					
71. 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)	25.4	25.7	25.9	27.2	26.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	71.7	78.9	69.0	66.0	64.3
73. 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)	159.7	164.5	161.7	160.5	168.1
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(85,982)	(78,275)	(58,712)	(66,099)	(169,962)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100)	(4.6)	(4.2)	(3.2)	(3.8)	(9.3)
Two Year Loss Development (000 omitted)					
76. 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)	(147,977)	(162,104)	(163,074)	(258,912)	(279,065)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(8.0)	(8.9)	(9.3)	(14.2)	(15.1)

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	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	5,025	1,268	681	3	795	1	124	5,229	XXX
2. 2003	3,011,841	93,753	2,918,088	1,650,457	54,386	50,386	1,288	246,314	464	147,285	1,891,019	XXX
3. 2004	3,054,742	97,232	2,957,510	1,570,096	43,214	46,427	1,272	250,596	489	148,500	1,822,143	XXX
4. 2005	3,052,121	132,255	2,919,866	1,776,910	224,208	48,891	12,034	265,666	842	153,660	1,854,383	XXX
5. 2006	3,046,444	114,061	2,932,383	1,529,524	39,593	42,840	1,338	267,863	531	148,909	1,798,764	XXX
6. 2007	3,088,979	115,534	2,973,445	1,572,848	33,011	41,209	1,251	270,734	336	164,142	1,850,193	XXX
7. 2008	3,084,200	99,987	2,984,213	1,757,827	31,494	36,977	874	265,003	320	155,412	2,027,119	XXX
8. 2009	2,998,007	79,143	2,918,865	1,637,208	36,590	34,094	562	251,851	102	147,664	1,885,899	XXX
9. 2010	3,005,873	69,388	2,936,486	1,644,694	20,336	23,008	556	258,516	64	156,812	1,905,262	XXX
10. 2011	3,081,861	70,417	3,011,444	1,832,323	31,681	12,839	1,138	276,480	244	165,319	2,088,579	XXX
11. 2012	3,157,181	77,384	3,079,796	1,350,939	16,549	3,675	246	213,772	97	109,222	1,551,494	XXX
12. Totals	XXX	XXX	XXX	16,327,851	532,329	341,026	20,563	2,567,590	3,492	1,497,049	18,680,083	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		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	Salvage and Subrogation Anticipated		
1. Prior	28,285	21,654	8,271	91	5,603	0	1,781	0	6,279	0	0	28,475	XXX
2. 2003	5,119	7,587	1,462	5	1,052	0	355	0	1,361	0	209	1,758	XXX
3. 2004	4,243	4,856	2,723	6	807	0	344	0	1,368	0	192	4,623	XXX
4. 2005	5,317	1,526	3,002	10	635	4	277	0	1,301	0	276	8,992	XXX
5. 2006	7,748	1,854	3,145	7	895	1	313	1	1,471	(0)	346	11,709	XXX
6. 2007	17,981	2,504	4,816	35	1,483	3	551	3	2,827	4	961	25,110	XXX
7. 2008	26,954	2,600	11,917	71	2,600	7	1,230	7	4,822	6	1,474	44,830	XXX
8. 2009	58,168	7,689	24,423	140	5,768	5	2,400	1	10,052	2	2,570	92,974	XXX
9. 2010	115,999	3,628	48,483	127	10,527	0	4,381	0	18,409	0	6,069	194,045	XXX
10. 2011	204,989	4,974	110,390	435	18,708	0	8,530	0	34,707	0	11,934	371,915	XXX
11. 2012	515,354	49,522	158,847	649	35,595	942	14,696	0	96,514	0	69,078	769,893	XXX
12. Totals	990,158	108,394	377,479	1,575	83,673	963	34,857	11	179,111	12	93,109	1,554,324	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	14,812	13,663
2. 2003	1,956,506	63,729	1,892,777	65.0	68.0	64.9	0	0	0.00	(1,010)	2,768
3. 2004	1,876,603	49,838	1,826,765	61.4	51.3	61.8	0	0	0.00	2,104	2,519
4. 2005	2,101,999	238,624	1,863,375	68.9	180.4	63.8	0	0	0.00	6,784	2,208
5. 2006	1,853,797	43,325	1,810,473	60.9	38.0	61.7	0	0	0.00	9,031	2,678
6. 2007	1,912,450	37,147	1,875,303	61.9	32.2	63.1	0	0	0.00	20,259	4,852
7. 2008	2,107,329	35,380	2,071,949	68.3	35.4	69.4	0	0	0.00	36,200	8,631
8. 2009	2,023,964	45,091	1,978,873	67.5	57.0	67.8	0	0	0.00	74,763	18,211
9. 2010	2,124,018	24,712	2,099,306	70.7	35.6	71.5	0	0	0.00	160,727	33,317
10. 2011	2,498,966	38,472	2,460,495	81.1	54.6	81.7	0	0	0.00	309,970	61,946
11. 2012	2,389,392	68,005	2,321,387	75.7	87.9	75.4	0	0	0.00	624,030	145,863
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,257,669	296,655

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	645,318	683,970	723,104	669,410	646,442	621,498	612,224	613,255	614,276	614,775	499	1,520
2. 2003	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	1,645,566	(2,318)	(3,216)
3. 2004	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	1,575,291	(724)	(3,369)
4. 2005	XXX	XXX	1,738,748	1,734,065	1,674,908	1,632,980	1,616,231	1,604,094	1,601,203	1,597,250	(3,953)	(6,844)
5. 2006	XXX	XXX	XXX	1,643,491	1,640,695	1,584,370	1,567,626	1,550,933	1,541,948	1,541,669	(279)	(9,264)
6. 2007	XXX	XXX	XXX	XXX	1,701,173	1,675,257	1,648,424	1,627,555	1,605,392	1,602,082	(3,310)	(25,474)
7. 2008	XXX	XXX	XXX	XXX	XXX	1,860,873	1,883,725	1,841,875	1,811,334	1,802,451	(8,883)	(39,424)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,744,597	1,782,861	1,746,571	1,717,074	(29,497)	(65,787)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,818,564	1,843,681	1,822,445	(21,237)	3,881
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,165,832	2,149,552	(16,281)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,011,198	XXX	XXX
										12. Totals	(85,982)	(147,977)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11	12
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	254,062	410,541	502,356	543,548	563,680	578,899	584,908	588,143	592,579	XXX	XXX
2. 2003	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	1,645,169	XXX	XXX
3. 2004	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	1,572,036	XXX	XXX
4. 2005	XXX	XXX	985,898	1,295,919	1,428,152	1,517,963	1,560,290	1,576,694	1,586,360	1,589,559	XXX	XXX
5. 2006	XXX	XXX	XXX	962,256	1,280,542	1,400,350	1,472,188	1,509,677	1,526,582	1,531,432	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	1,009,529	1,332,034	1,457,057	1,527,724	1,565,876	1,579,795	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	1,166,461	1,534,115	1,651,189	1,722,353	1,762,436	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,101,163	1,431,383	1,557,101	1,634,150	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,151,613	1,510,244	1,646,810	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,442,016	1,812,343	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,337,819	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 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012
1. Prior	171,876	163,166	163,454	90,963	60,920	31,200	13,747	9,967	9,886	9,961
2. 2003	375,795	187,178	127,833	55,760	32,438	14,708	5,607	4,396	3,692	1,812
3. 2004	XXX	423,463	185,668	110,361	55,550	33,174	15,719	6,944	3,588	3,061
4. 2005	XXX	XXX	367,382	260,184	146,519	56,775	26,368	12,630	7,146	3,269
5. 2006	XXX	XXX	XXX	239,238	156,365	73,210	40,342	16,397	4,319	3,449
6. 2007	XXX	XXX	XXX	XXX	228,066	128,999	73,048	37,024	9,620	5,330
7. 2008	XXX	XXX	XXX	XXX	XXX	204,392	141,132	71,344	25,678	13,068
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	161,259	130,928	70,359	26,683
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163,658	106,177	52,737
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,130	118,486
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172,894

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	 3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama AL	L	22,856,396	20,575,627	29	13,970,325	11,759,624	5,586,335	20,138	0
2. Alaska AK	N	0	0	0	0	0	0	0	0
3. Arizona AZ	L	30,405,604	29,434,920	366	16,819,166	17,852,485	7,270,466	39,491	0
4. Arkansas AR	L	11,526,572	10,758,386	560	6,323,960	5,228,423	5,287,001	37,457	0
5. California CA	N	0	0	0	0	0	0	0	0
6. Colorado CO	L	36,968,892	32,663,713	2,020	41,939,183	49,738,828	16,341,067	141,074	0
7. Connecticut CT	L	82,756,902	82,294,240	358	52,690,883	50,733,404	47,212,859	853,164	0
8. Delaware DE	L	1,684,196	1,701,801	36	818,610	1,301,195	1,173,310	13,382	0
9. District of Columbia DC	L	0	0	0	0	0	0	0	0
10. Florida FL	L	5,340,411	5,341,061	2,058	1,850,013	3,125,273	4,213,827	2,759	0
11. Georgia GA	L	21,926,005	22,011,259	5,821	12,336,952	10,811,148	4,897,720	76,191	0
12. Hawaii HI	L	449,046	448,767	123	407,179	332,768	87,602	1,878	0
13. Idaho ID	L	14,239,546	14,058,106	643	7,565,607	7,387,733	4,690,749	87,229	0
14. Illinois IL	L	10,487,214	10,669,028	445	3,515,893	3,133,878	7,529,078	55,072	0
15. Indiana IN	L	31,263,555	29,906,971	103	22,123,295	22,677,474	10,904,958	203,072	0
16. Iowa IA	L	9,265,515	8,578,482	31	4,543,174	4,196,558	3,255,840	48,804	0
17. Kansas KS	L	9,147,075	8,446,292	329	5,128,187	5,151,897	1,732,108	0	0
18. Kentucky KY	L	23,829,966	22,279,447	109	19,642,610	21,145,687	7,051,184	0	0
19. Louisiana LA	L	21,497,892	21,346,787	295	12,892,045	10,158,733	6,922,498	88,752	0
20. Maine ME	L	21,215,619	20,595,213	6,430	8,706,482	10,088,816	6,754,585	171,315	0
21. Maryland MD	L	7,630,832	7,432,942	505	4,165,070	4,167,359	3,030,796	11,254	0
22. Massachusetts MA	L	254,657,592	253,220,213	549,686	129,934,724	122,849,822	72,267,031	1,242,821	0
23. Michigan MI	L	2,443,337	2,323,891	127	2,095,609	1,375,789	8,834,565	12,458	0
24. Minnesota MN	L	44,033,832	44,106,218	761	24,799,329	23,135,546	13,585,310	186,572	0
25. Mississippi MS	L	15,532,996	15,017,630	0	8,394,825	7,393,676	2,310,899	47,743	0
26. Missouri MO	L	9,385,423	9,202,565	48	5,699,351	5,387,703	2,586,941	0	0
27. Montana MT	L	2,966,455	3,039,297	0	1,243,476	761,250	683,464	22,762	0
28. Nebraska NE	L	7,778,009	7,487,834	54	3,575,799	2,701,831	1,349,623	12,439	0
29. Nevada NV	L	10,022,348	10,292,615	1,106	6,146,488	5,282,416	4,887,281	35,933	0
30. New Hampshire NH	L	12,394,263	12,094,482	5,189	5,788,098	5,880,044	5,077,273	64,487	0
31. New Jersey NJ	L	65,114,475	54,468,903	2,390	32,224,917	47,017,281	32,232,682	193,477	0
32. New Mexico NM	L	14,793,579	15,002,776	2,323	7,335,362	8,645,262	8,579,682	67,803	0
33. New York NY	L	131,624,450	128,174,472	0	95,832,946	118,921,460	81,089,253	873,864	0
34. North Carolina NC	L	52,604,931	49,394,615	6,691	30,054,148	29,020,353	11,856,612	142,303	0
35. North Dakota ND	L	5,138,505	4,273,869	9	2,154,040	2,188,972	703,648	12,760	0
36. Ohio OH	L	39,403,078	38,900,391	147	25,855,513	21,819,356	11,322,760	242,332	0
37. Oklahoma OK	L	27,428,907	26,813,396	1,460	27,406,317	31,412,603	12,183,002	56,461	0
38. Oregon OR	L	24,768,201	25,863,478	144	12,976,881	13,054,976	10,817,092	90,591	0
39. Pennsylvania PA	L	14,709,939	14,355,534	163	7,755,549	7,854,109	7,088,039	97,577	0
40. Rhode Island RI	L	38,749,151	39,103,046	523	20,263,880	18,595,132	17,160,873	272,374	0
41. South Carolina SC	L	3,840,912	3,631,888	1,783	1,835,555	1,548,694	563,658	6,810	0
42. South Dakota SD	L	2,651,472	2,258,326	0	1,414,373	1,256,609	573,375	10,658	0
43. Tennessee TN	L	23,988,622	22,386,501	1,058	22,710,628	19,146,642	5,900,092	49,434	0
44. Texas TX	L	4,097,261	3,963,293	0	1,303,199	1,580,289	1,909,672	16,429	0
45. Utah UT	L	8,013,893	8,015,265	138	4,301,309	6,168,758	4,080,846	16,310	0
46. Vermont VT	L	6,649,114	6,578,432	195	3,945,134	2,783,354	2,117,689	81,138	0
47. Virginia VA	L	17,810,753	17,194,733	2,705	8,959,518	8,737,690	4,680,741	52,650	0
48. Washington WA	L	36,706,718	36,391,071	659	18,783,810	18,080,394	8,605,046	0	0
49. West Virginia WV	L	8,106,017	7,806,259	227	5,731,056	5,412,429	2,031,969	22,924	0
50. Wisconsin WI	L	26,630,985	25,747,105	170	10,407,155	12,701,840	13,345,880	159,106	0
51. Wyoming WY	L	6,436,159	6,129,584	0	2,791,115	2,767,326	1,337,818	40,289	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 CAN	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	1,280,972,615	1,241,780,724	598,017	767,158,738	792,472,889	493,704,799	5,981,537	0

DETAILS OF WRITE-INS

58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (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 Domicilied 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.

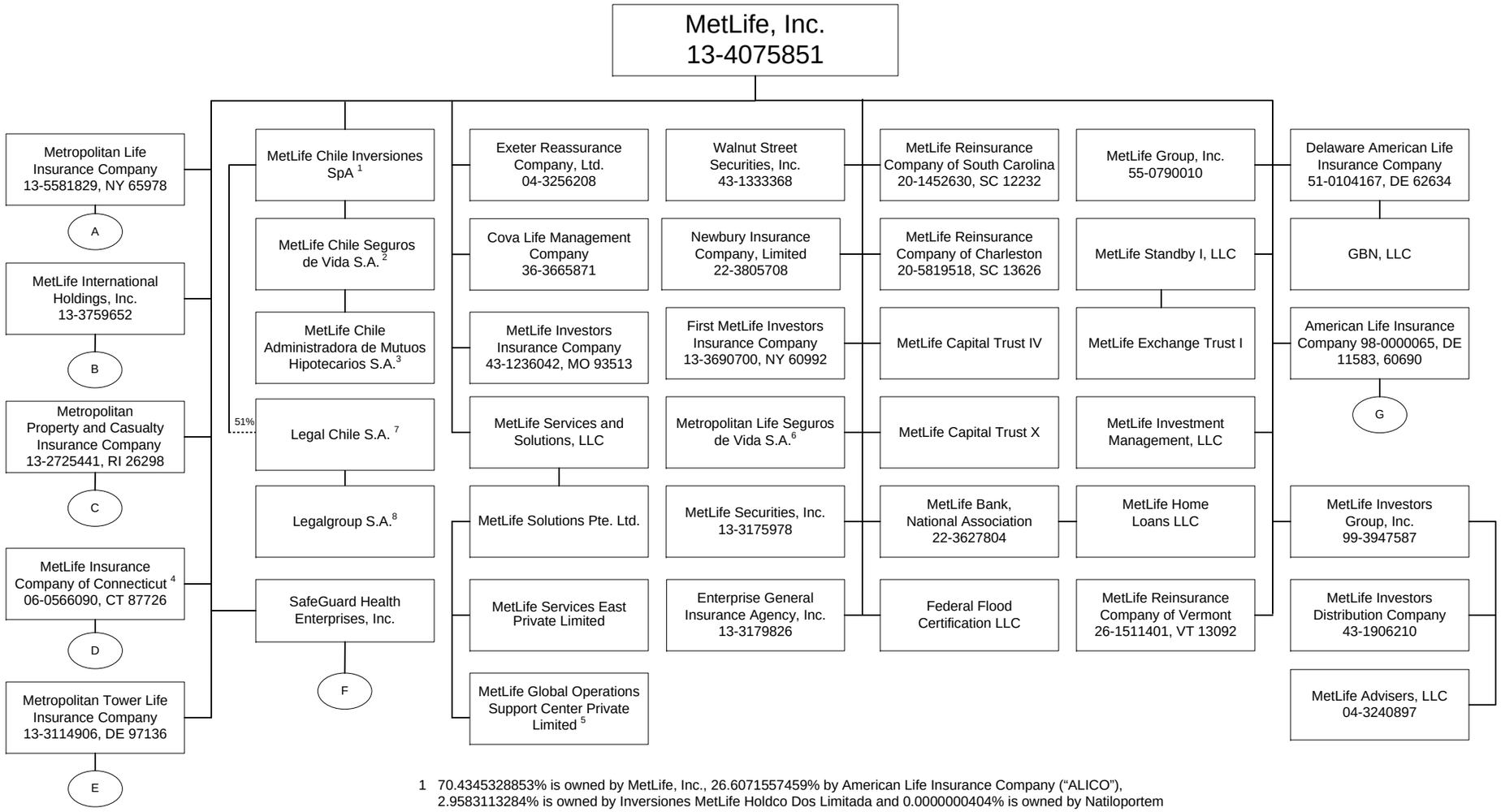
Explanation of Basis of Allocation of Premiums by States, etc.

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

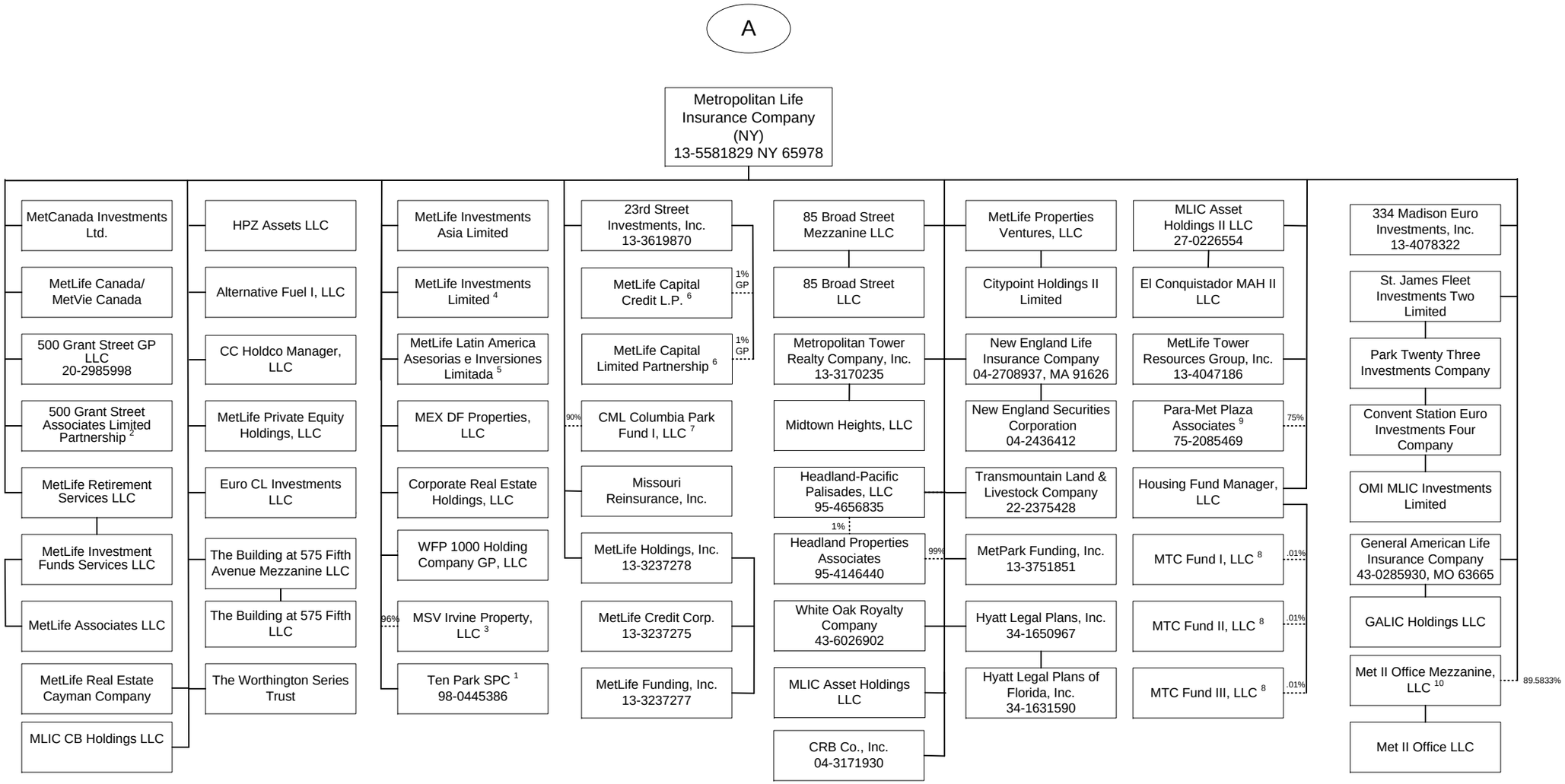
PART 1 - ORGANIZATIONAL CHART



1 70.4345328853% is owned by MetLife, Inc., 26.6071557459% by American Life Insurance Company ("ALICO"), 2.9583113284% is owned by Inversiones MetLife Holdco Dos Limitada and 0.0000000404% is owned by Natiloportem Holdings, Inc.
2 99.9969% is held by MetLife Chile Inversiones SpA 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 SpA.
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.
7 51% of Legal Chile S.A. is owned by MetLife Chile Inversiones SpA and the remaining interest by a third party.
8 99% of Legalgroup S.A. is owned by Legal Chile S.A. and the remaining interest by a third party.

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

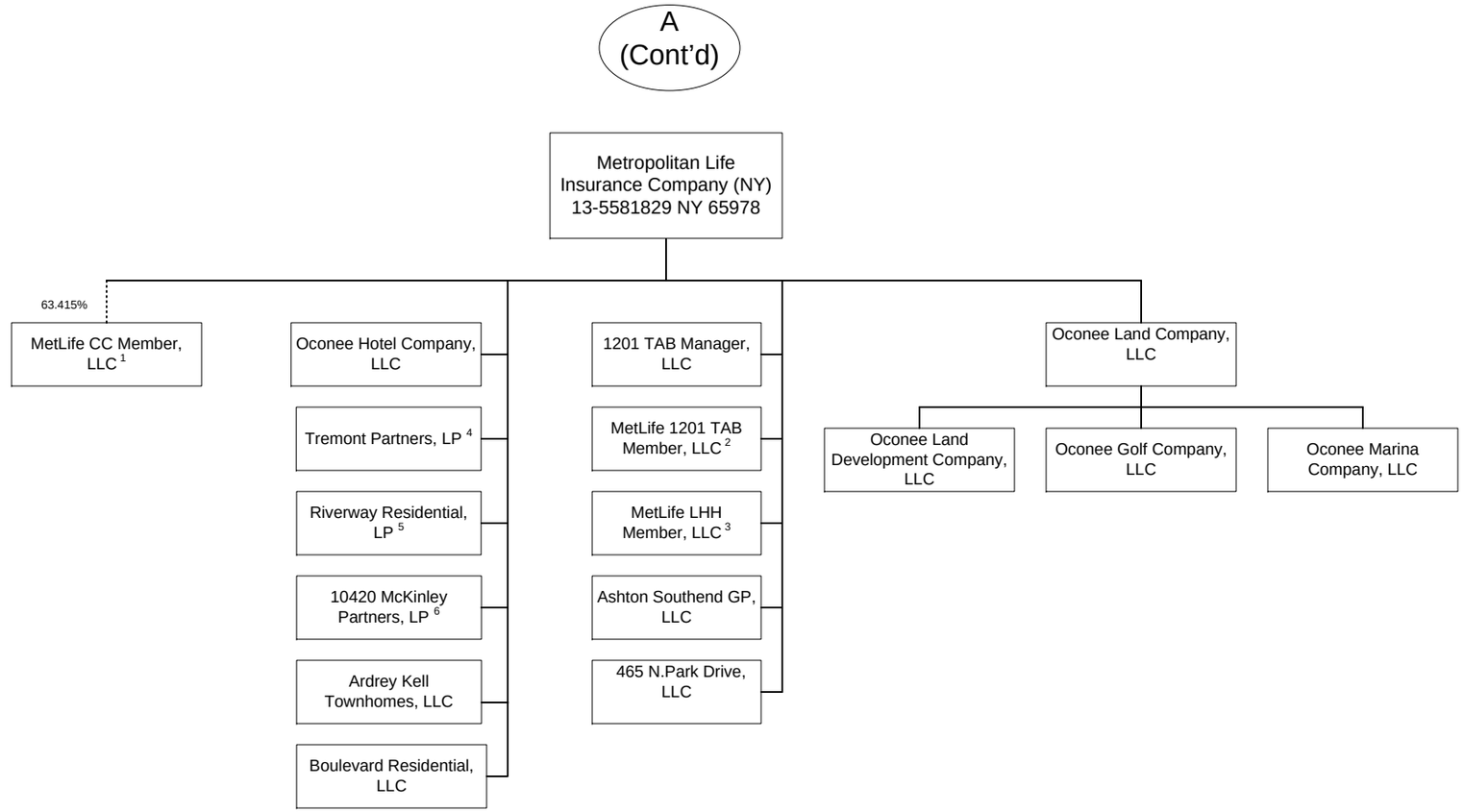
PART 1 - ORGANIZATIONAL CHART



1 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.
2 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
3 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.
4 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.
5 23rd Street Investments, Inc. holds .01% of MetLife Latin American Asesorias e Inversiones Limitada.
6 1% general partnership interest is held by 23rd Street Investments, Inc. and 99% limited partnership interest is held by Metropolitan Life Insurance Company.
7 10% of membership interest is held by MetLife Insurance Company of Connecticut and 90% membership interest is held by Metropolitan Life Insurance Company.
8 Housing Fund Manager, LLC is the managing member LLC and the remaining interests are held by a third party member.
9 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.
10 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

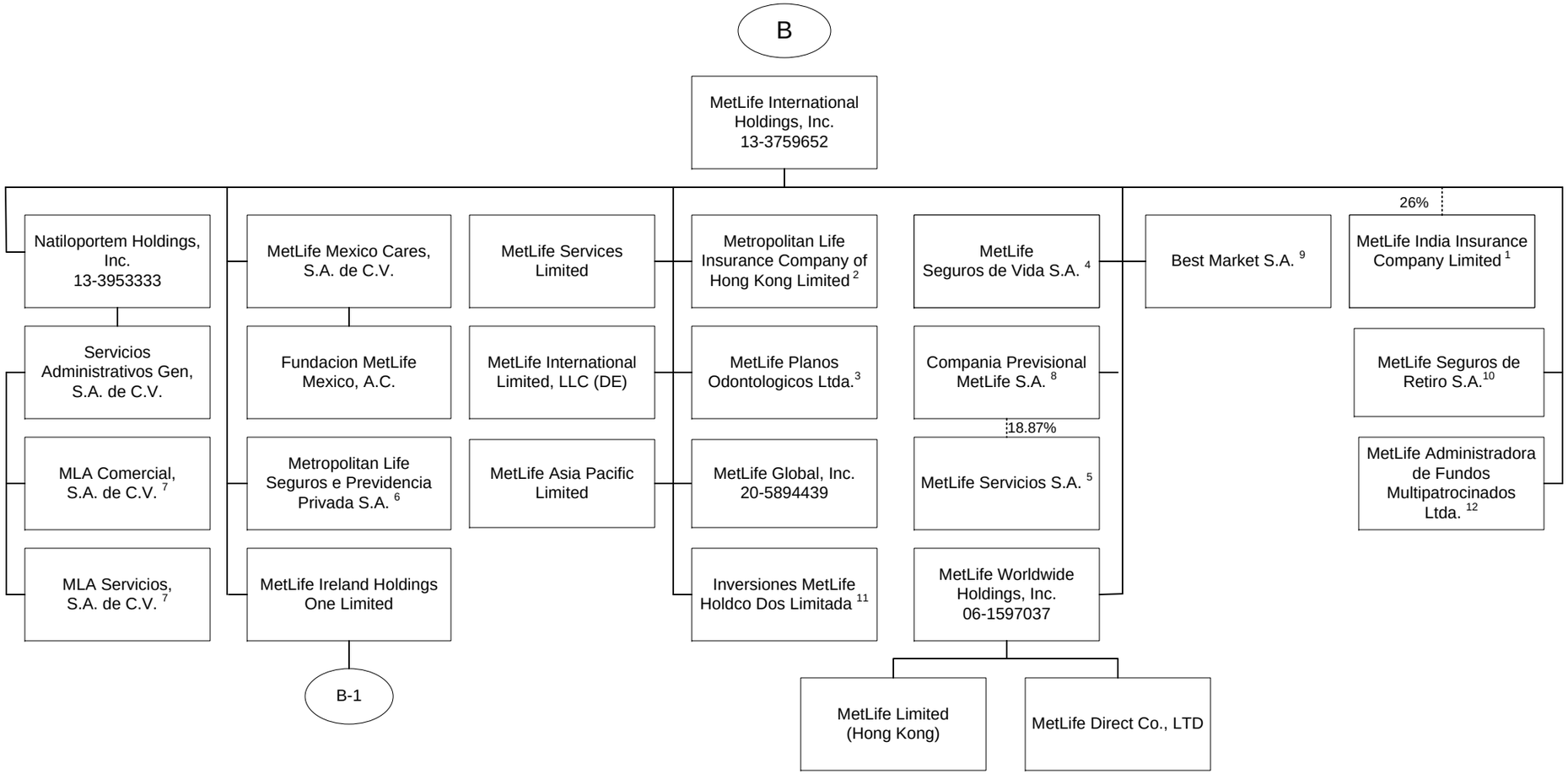
PART 1 - ORGANIZATIONAL CHART



1. 63.415% of MetLife CC Member, LLC is held by Metropolitan Life Insurance Company, 17.073% by MetLife Investors USA Insurance Company, 14.634% by MetLife Insurance Company of Connecticut and 4.878% by General American Life Insurance Company.
2. 66.67% of MetLife 1201 TAB Member, LLC is owned by Metropolitan Life Insurance Company, 18.18% is owned by MetLife Investors USA Insurance Company, 12.12% is owned by MetLife Insurance Company of Connecticut and 3.03% is owned by Metropolitan Property and Casualty Insurance Company.
3. 69.23 of MetLife LHH Member, LLC is owned by Metropolitan Life Insurance Company, 19.78% is owned by MetLife Investors USA Insurance Company and 10.99% is owned by New England Life Insurance Company.
4. 99.9% LP Interest of Tremont Partners, LP is owned by Metropolitan Life Insurance Company and .1% GP is owned by Ashton Southend GP, LLC.
5. 99.9% LP Interest of Riverway Residential, LP is owned by Metropolitan Life Insurance Company and .1% GP interest is owned by Metropolitan Tower Realty Company, Inc.
6. 99.9% LP interest of 10420 McKinley Partners, LP is owned by Metropolitan Life Insurance Company and .1% GP interest is owned by Metropolitan Tower Realty Company, Inc.

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

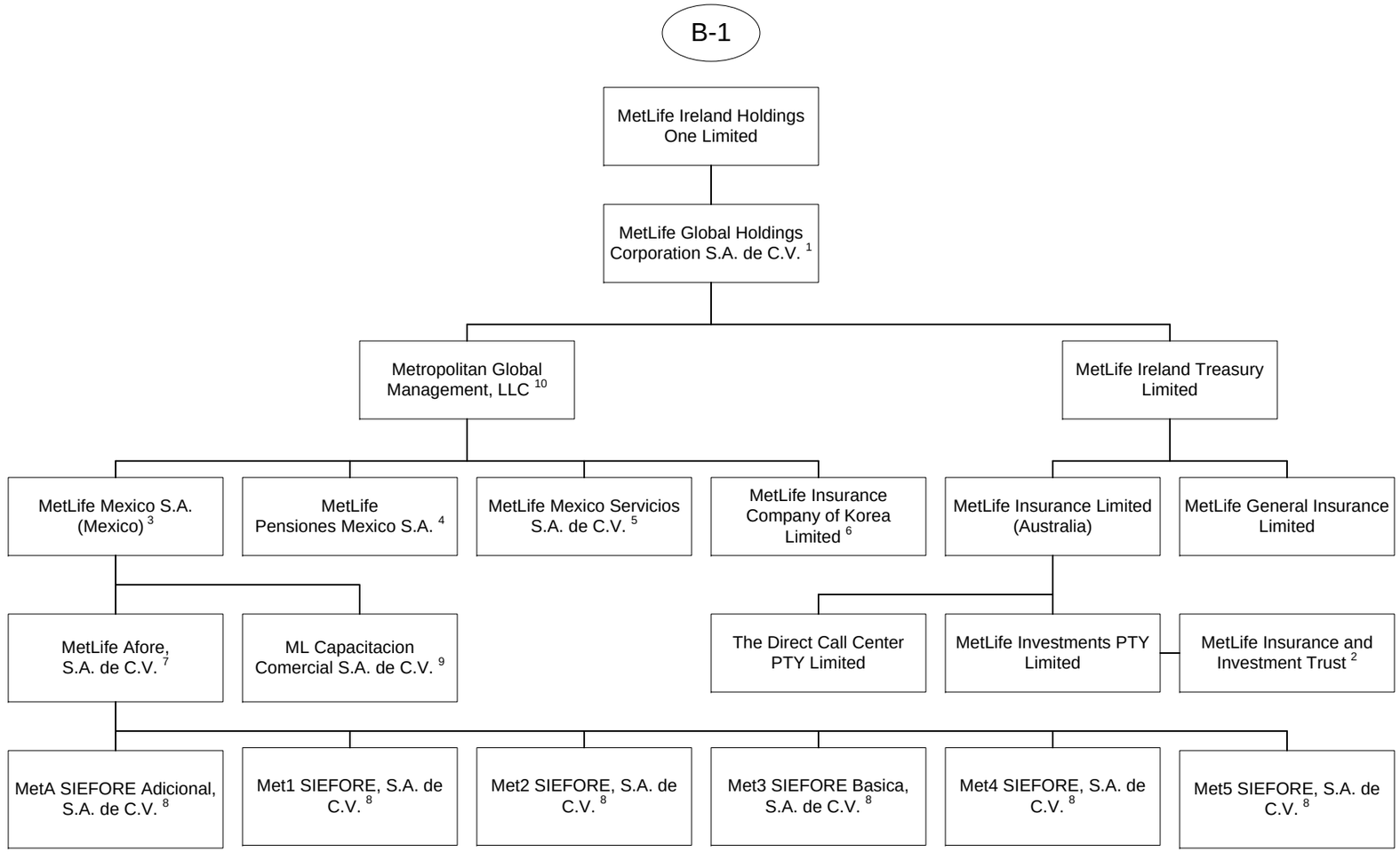
PART 1 - ORGANIZATIONAL CHART



1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.
2 99.99935% is owned by MetLife International Holdings, Inc. and 0.00065% is owned by Natiloportem Holdings, Inc.
3 99.999% is owned by MetLife International Holdings, Inc. and .001% is owned by Natiloportem Holdings, Inc.
4 96.7372% is owned by MetLife International Holdings, Inc. and 3.2628% is owned by Natiloportem Holdings, Inc.
5 18.87% of the shares of MetLife Servicios S.A. are held by Compania Previsional MetLife S.A., 79.88% is owned by MetLife Seguros de Vida S.A., .99% is held by Natiloportem Holdings, Inc. and .26% 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 99.999998% 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

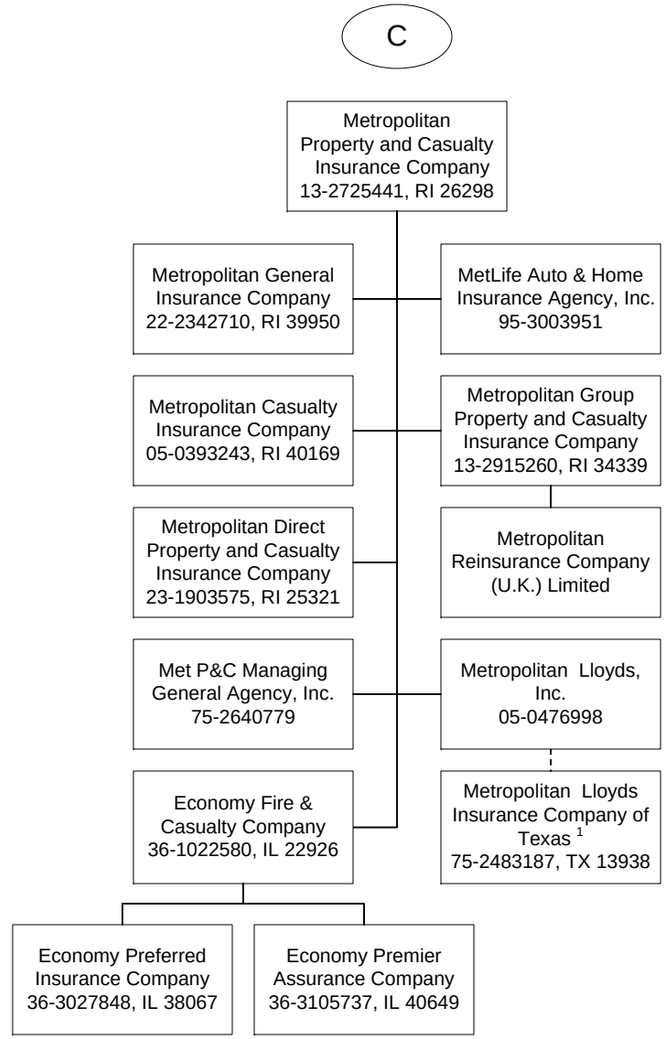
PART 1 - ORGANIZATIONAL CHART



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 99.050271% is owned by Metropolitan Global Management, LLC and .949729% 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

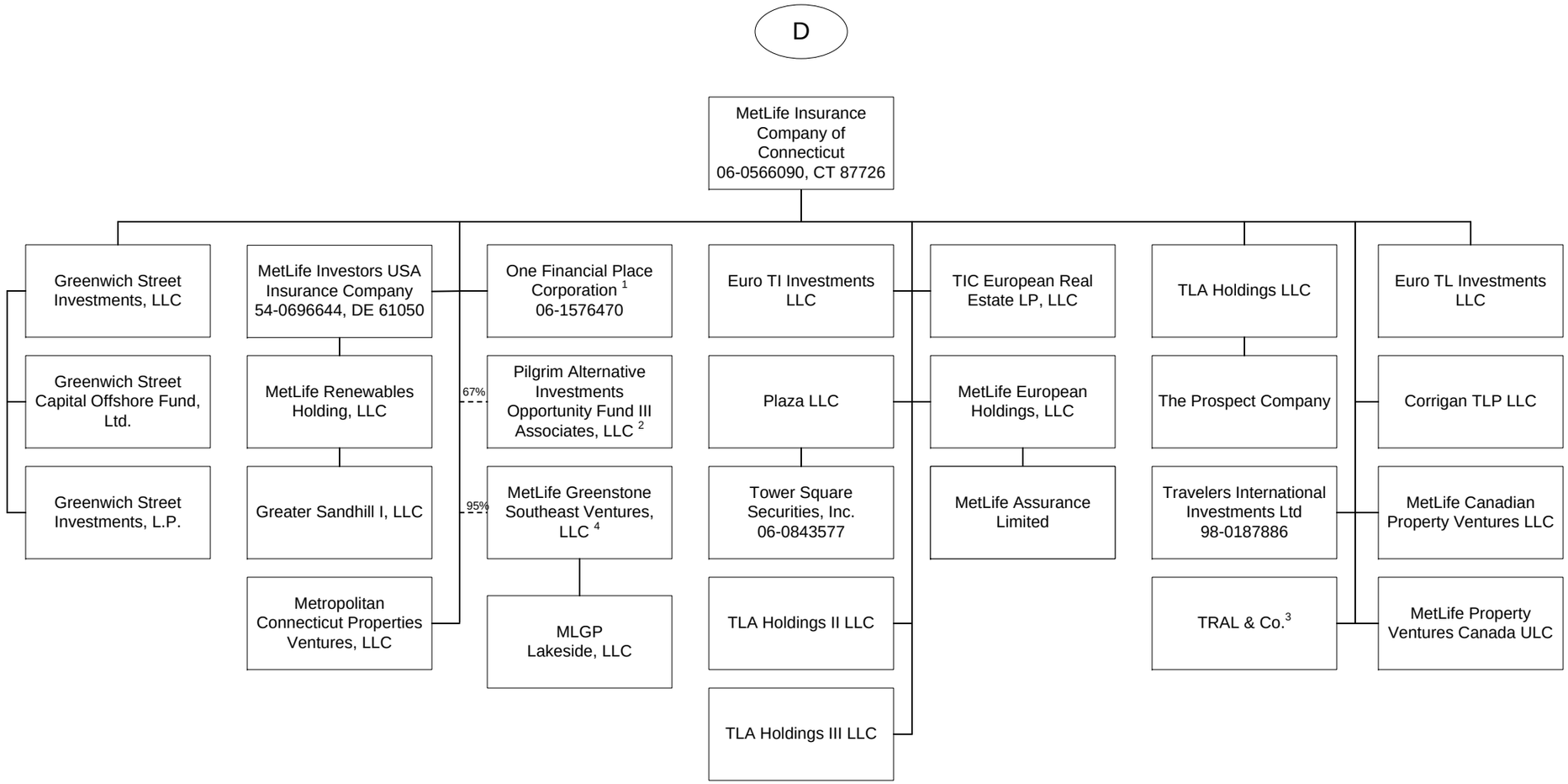
PART 1 - ORGANIZATIONAL CHART



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

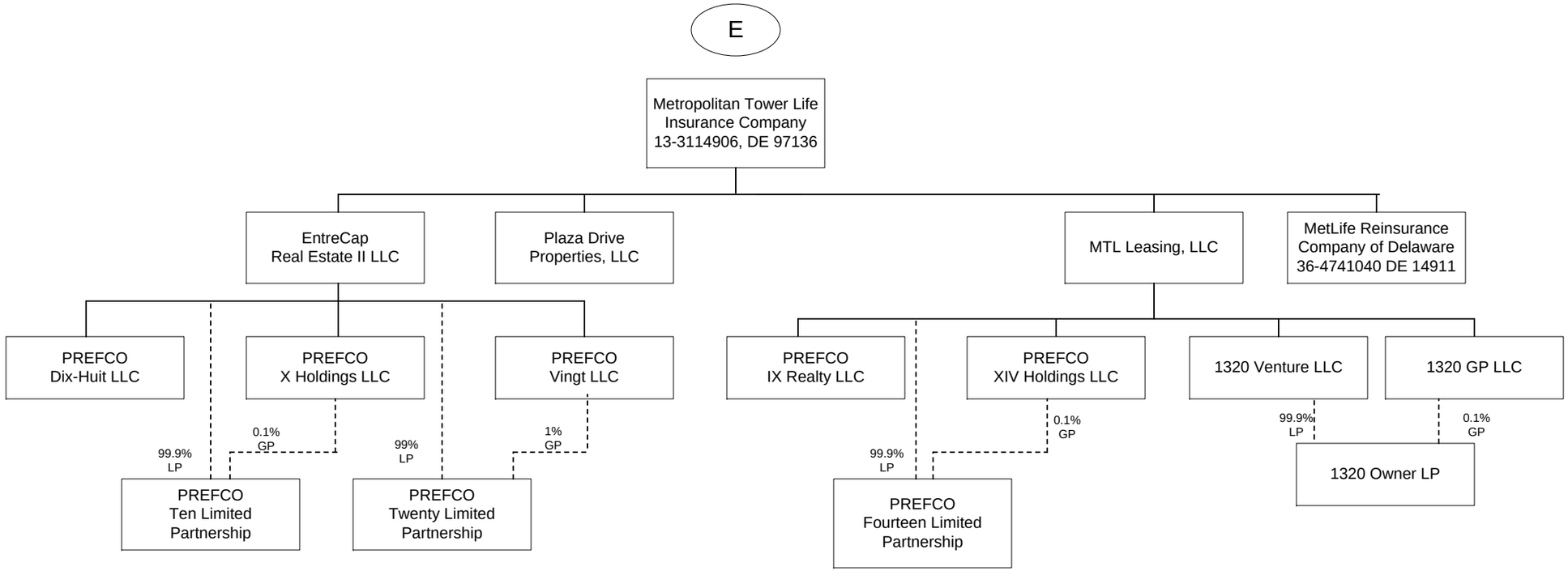
PART 1 - ORGANIZATIONAL CHART



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.

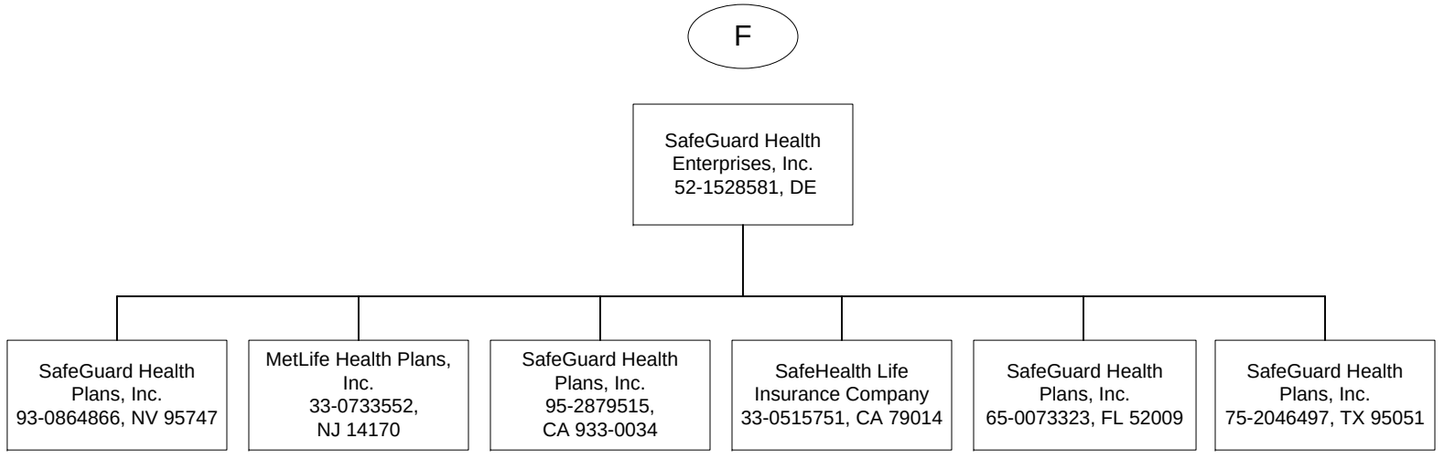
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



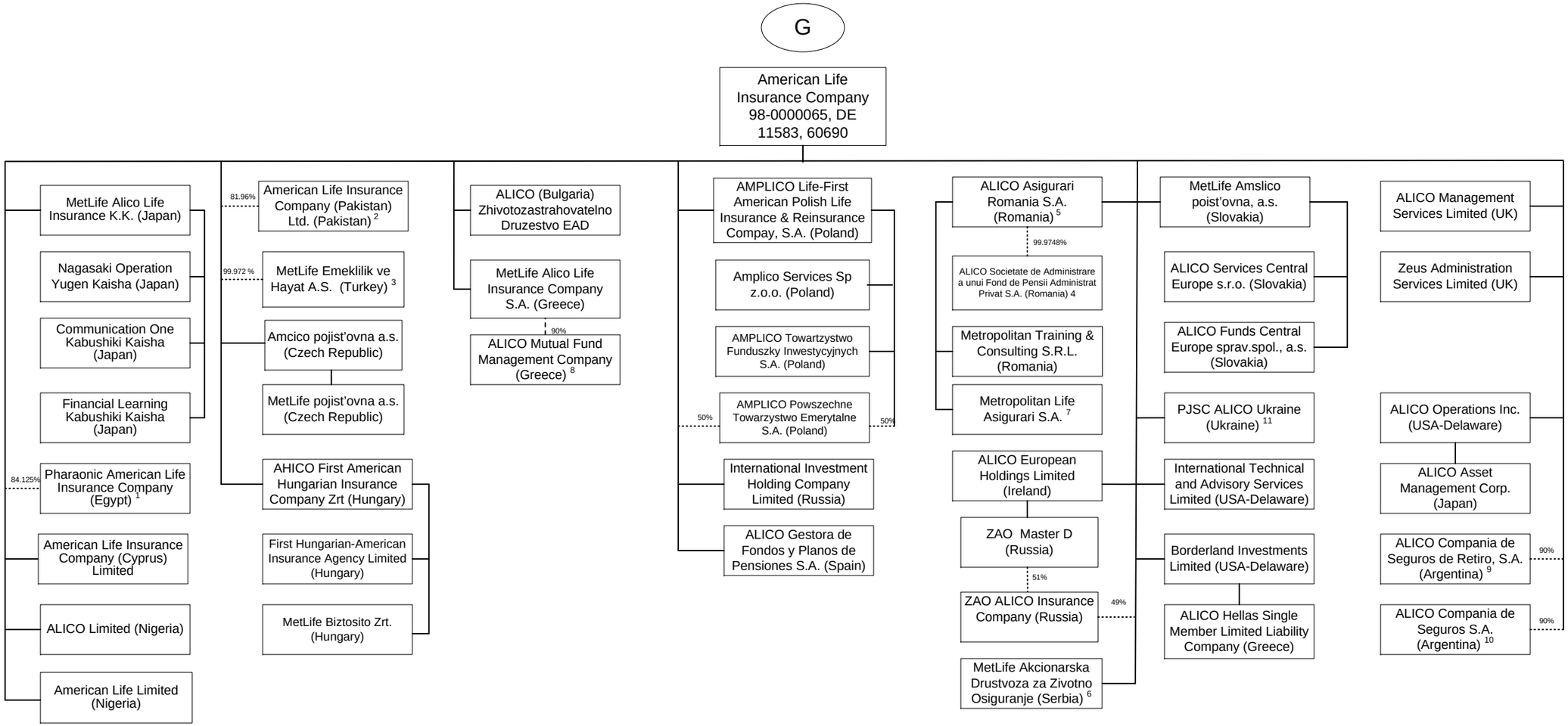
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

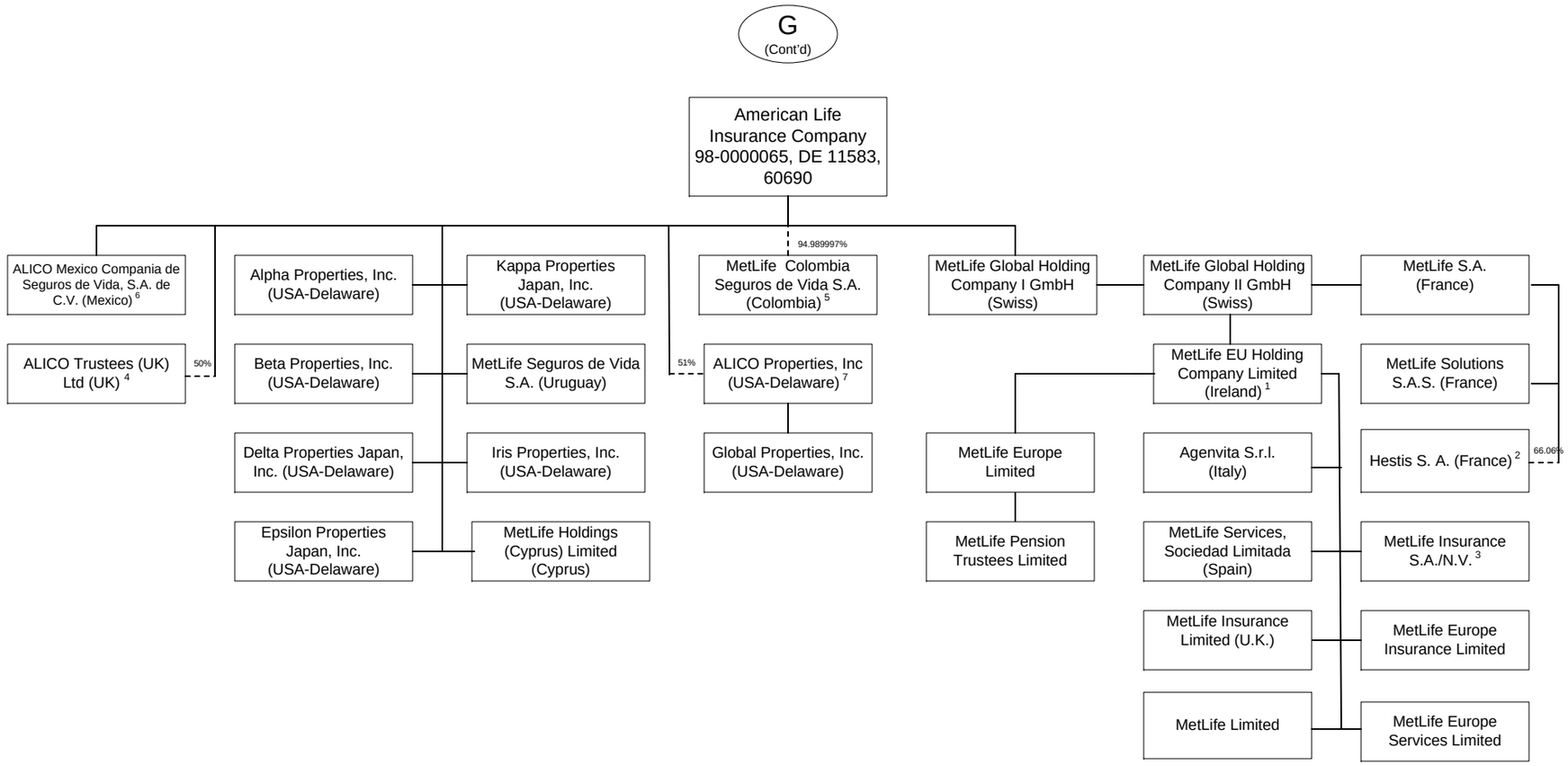
PART 1 - ORGANIZATIONAL CHART



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 81.96% of American Life Insurance Company (Pakistan) Ltd. is owned by American Life Insurance Company and the remaining interests are owned by third parties.
3 99.972% of MetLife Emeklilik ve Hayat A.S. is owned by American Life Insurance company and the remaining by third parties. the remaining interests by third parties.
4 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.
5 99.99999726375% of ALICO Asigurari Romania S.A is owned by American Life Insurance Company and the remaining .000001273625% is owned by International Technical and Advisory Services Limited.
6 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.
7 99.9999% of Metropolitan Life Asigurari S.A. is owned by ALICO Asigurari Romania S.A. And .0001% is owned by International Technical and Advisory Srvices Limited.
8 90% of ALICO Mutual Fund Management Company is owned by MetLife Alico Life Insurance Company S.A. (Greece) and the remaining interest by a third party.
9 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.
10 90% of ALICO Compania de Seguros S.A. is owned by American Life Insurance Company and the remaining interest by International.
11 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



1 18.0234% of MetLife EU Holding Company Limited is owned by ALICO and the remaining interest is owned by MetLife Global Holding Company II GmbH.
2 66.06% of Hestis S.A. is owned by ALICO and the remaining interest by third parties.
3 99.99999% of MetLife Insurance S.A./N.V. is owned by MetLife EU Holding Company Limited and .00001% is owned by Natiloportem Holdings, Inc.
4 50% of ALICO Trustees (UK) Ltd. Is owned by American Life Insurance Company and the remaining interest is owned by International Technical and Advisory Services Limited.
5 94.989997% of MetLife Colombia Seguros de Vida S.A. is owned by American Life Insurance Company, 5.01% is owned by International Technical and Advisory Services Limited and the remaining interests are owned by third parties.
6 99.999998% ALICO Mexico Compania de Seguros de Vida, S.A. de C.V. is owned by American Life Insurance Company and .000002% is owned by International Technical and Advisory Services Limited.
7 51% of ALICO Properties, Inc. is owned by American Life Insurance Company and the remaining interest by third parties.

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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