* 4 0 1 6 9 2 0 1 3 2 0 1 0 0 1 0 0 *

ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

Metropolitan Casualty Insurance Company

NAIC Group Code.....241, 241 (Current Period) (Prior Period) NAIC Company Code..... 40169 Employer's ID Number..... 05-0393243

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

Incorporated/Organized..... October 7, 1981 Commenced Business..... April 1, 1982

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	Kevin Paul Swift *(Name)*	800-638-4208 *(Area Code) (Telephone Number) (Extension)*
	kswift@metlife.com *(E-Mail Address)*	401-827-2315 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Kishore Ponnavolu #	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

Susan Ann Buffum	Vice President	Michael Frederick Convery	Vice President
Martin William Deede	Vice President	Scott David Kuczmarski	Vice President
Richard Paul Lonardo	Vice President	Robert Francis Lundgren	Vice President
Barry Gregory Morphis	Vice President	Mick Lloyd Noland #	Vice President
Robert Francis Nostramo	Vice President and General Counsel	Ingrid Elizabeth Tolentino	Vice President
Michael Clifford Walsh	Senior Vice President		

DIRECTORS OR TRUSTEES

Paul Edward Gavin	Scott David Kuczmarski	Kishore Ponnavolu #	Ralph George Spontak

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)
Kishore Ponnavolu	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 3rd day of February 2014

Deborah L. Masterson
Notary
June 24, 2017

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 PUBLIC STATE OF RHODE ISLAND

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)	48,752,291	0	48,752,291	44,853,531
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
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)	0	0	0	0
4.2 Properties held for the production of income (less $.....0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less $.....0 encumbrances)	0	0	0	0
5. Cash ($.....94,992, Schedule E-Part 1), cash equivalents ($.....0, Schedule E-Part 2) and short-term investments ($.....0, Schedule DA)	94,992	0	94,992	119,014
6. Contract loans (including $.....0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	1,892,105	0	1,892,105	4,290,478
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	50,739,388	0	50,739,388	49,263,023
13. Title plants less $.....0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	607,312	0	607,312	600,205
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	8,953,974	1,489,921	7,464,053	6,244,142
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	137,827,175	0	137,827,175	137,933,605
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	59,190
18.2 Net deferred tax asset	717,450	717,450	0	0
19. Guaranty funds receivable or on deposit	4,155	0	4,155	6,708
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets ($.....0)	0	0	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	247,038	0	247,038	0
24. Health care ($.....0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	15,629	300	15,329	9,169
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	199,112,121	2,207,671	196,904,450	194,116,042
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTALS (Lines 26 and 27)	199,112,121	2,207,671	196,904,450	194,116,042

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Deferred Expenses	300	300	0	0
2502. Florida Hurricane CAT Fund / Citizen's Property Ins. Co Emergency Assessment	15,329	0	15,329	9,169
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	15,629	300	15,329	9,169

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	0	0
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	0	0
4.	Commissions payable, contingent commissions and other similar charges	0	0
5.	Other expenses (excluding taxes, licenses and fees)	0	0
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	0	0
7.1	Current federal and foreign income taxes (including $.....20,931 on realized capital gains (losses))	4,241	0
7.2	Net deferred tax liability	357,092	446,007
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 $.....238,175,537 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)	0	0
10.	Advance premium	0	0
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	145,291,228	144,177,747
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14.	Amounts withheld or retained by company for account of others	0	0
15.	Remittances and items not allocated	0	0
16.	Provision for reinsurance (including $.....0 certified) (Schedule F, Part 8)	0	0
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	0	15,420
20.	Derivatives	0	0
21.	Payable for securities	0	0
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	2,133	2,837
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	145,654,694	144,642,011
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	145,654,694	144,642,011
29.	Aggregate write-ins for special surplus funds	0	0
30.	Common capital stock	3,000,000	3,000,000
31.	Preferred capital stock	0	0
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	38,329,518	38,329,518
35.	Unassigned funds (surplus)	9,920,238	8,144,512
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)	51,249,756	49,474,030
38.	TOTALS (Page 2, Line 28, Col. 3)	196,904,450	194,116,041

DETAILS OF WRITE-INS

2501.	Equities and Deposits In Pools and Associations	2,133	2,837
2502.		0	0
2503.		0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	2,133	2,837
2901.		0	0
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	0
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)	0	0
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	0	0
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	0	0
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	0	0
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	0	0
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	0	0
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,110,370	2,180,739
10.	Net realized capital gains (losses) less capital gains tax of $.....20,931 (Exhibit of Capital Gains (Losses))	38,868	170,855
11.	Net investment gain (loss) (Lines 9 + 10)	2,149,238	2,351,594
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....0 amount charged off $.....1,587,820)	(1,587,820)	(1,345,056)
13.	Finance and service charges not included in premiums	3,250,825	3,807,541
14.	Aggregate write-ins for miscellaneous income	(1,643,379)	(2,385,635)
15.	Total other income (Lines 12 through 14)	19,626	76,850
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,168,864	2,428,444
17.	Dividends to policyholders	19,627	77,059
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)	2,149,237	2,351,385
19.	Federal and foreign income taxes incurred	201,596	190,373
20.	Net income (Line 18 minus Line 19) (to Line 22)	1,947,641	2,161,012
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	49,474,030	47,368,819
22.	Net income (from Line 20)	1,947,641	2,161,012
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....0	0	0
25.	Change in net unrealized foreign exchange capital gain (loss)	0	0
26.	Change in net deferred income tax	88,915	30,270
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(260,830)	(86,071)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
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	0	0
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	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,775,726	2,105,211
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	51,249,756	49,474,030

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.	Quota Share - Dividends, Write-Offs, Payment Fees	(1,643,379)	(2,385,425)
1402.	Other Income - Tax Examination	0	(210)
1403.		0	0
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(1,643,379)	(2,385,635)
3701.		0	0
3702.		0	0
3703.		0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance	(260,530)	(82,771)
2. Net investment income	2,068,429	2,064,507
3. Miscellaneous income	19,627	76,850
4. Total (Lines 1 through 3)	1,827,526	2,058,586
5. Benefit and loss related payments	0	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	(2,553)	(2,740)
8. Dividends paid to policyholders	19,627	77,059
9. Federal and foreign income taxes paid (recovered) net of $.....93,777 tax on capital gains (losses)	159,096	496,373
10. Total (Lines 5 through 9)	176,170	570,692
11. Net cash from operations (Line 4 minus Line 10)	1,651,356	1,487,894
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,585,227	9,808,880
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	4,799,668	2,752,365
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	13,384,895	12,561,245
13. Cost of investments acquired (long-term only):		
13.1 Bonds	12,389,358	7,744,895
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	2,401,295	6,250,410
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	14,790,653	13,995,305
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)	(1,405,758)	(1,434,060)
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	0	0
16.6 Other cash provided (applied)	(269,622)	39,192
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(269,622)	39,192
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)	(24,024)	93,026
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	119,016	25,990
19.2 End of year (Line 18 plus Line 19.1)	94,992	119,016

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

20.0001	0	0

Pt. 1-Premiums Earned
NONE

Pt. 1A-Recapitulation of All Premiums
NONE

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	9,083	0	0	8,398	685	0
2.	Allied lines	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	71,699,223	0	0	71,699,223	0	0
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	2,005,436	0	0	2,005,436	0	0
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	620,795	0	0	620,795	0	0
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	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0	0	0
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	336,547,759	0	0	336,547,759	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	182,497,853	0	0	182,497,853	0	0
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	593,380,149	0	0	593,379,464	685	0

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	4,817	0	4,817	0	0	0	0	0.0
2.	Allied lines	0	0	0	0	0	0	0	0.0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	40,365,019	0	40,365,019	0	0	0	0	0.0
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	558,583	0	558,583	0	0	0	0	0.0
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	0	0	0	0.0
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	0	0	0	0	0	0	0	0.0
16.	Workers' compensation	0	0	0	0	0	0	0	0.0
17.1	Other liability - occurrence	0	0	0	0	0	0	0	0.0
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	228,832,127	0	228,832,127	0	0	0	0	0.0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	107,412,631	0	107,412,631	0	0	0	0	0.0
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	0	0	0	0	0	0	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	377,173,177	0	377,173,177	0	0	0	0	0.0

DETAILS OF WRITE-INS

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	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	1,183	0	1,183	0	0	0	0	0	0
2.	Allied lines	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	13,082,941	0	13,082,941	0	6,598,305	0	6,598,305	0	0
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	24,929	0	24,929	0	226,111	0	226,111	0	0
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	75,580	0	75,580	0	0
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	0	0	0	0	0	0	0	(a) 0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0	0	0	0	0	0
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	230,563,753	0	230,563,753	0	37,067,082	0	37,067,082	0	0
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	8,962,163	0	8,962,163	0	(9,618,881)	0	(9,618,881)	0	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	XXX	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
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	252,634,969	0	252,634,969	0	34,348,197	0	34,348,197	0	0
	DETAILS OF WRITE-INS									
3401.		0	0	0	0	0	0	0	0	0
3402.		0	0	0	0	0	0	0	0	0
3403.		0	0	0	0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	9,464,313	0	0	9,464,313
1.2 Reinsurance assumed	0	0	0	0
1.3 Reinsurance ceded	9,464,313	0	0	9,464,313
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	0	0	0	0
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	53,884,323	0	53,884,323
2.2 Reinsurance assumed, excluding contingent	0	0	0	0
2.3 Reinsurance ceded, excluding contingent	0	53,884,323	0	53,884,323
2.4 Contingent - direct	0	3,307,696	0	3,307,696
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	3,307,696	0	3,307,696
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	0	0	0
3. Allowances to manager and agents	0	0	0	0
4. Advertising	0	0	0	0
5. Boards, bureaus and associations	0	0	0	0
6. Surveys and underwriting reports	0	0	0	0
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	0	0	0	0
8.2 Payroll taxes	0	0	0	0
9. Employee relations and welfare	0	0	0	0
10. Insurance	0	0	0	0
11. Directors' fees	0	0	0	0
12. Travel and travel items	0	0	0	0
13. Rent and rent items	0	0	0	0
14. Equipment	0	0	0	0
15. Cost or depreciation of EDP equipment and software	0	0	0	0
16. Printing and stationery	0	0	0	0
17. Postage, telephone and telegraph, exchange and express	0	0	0	0
18. Legal and auditing	0	0	0	0
19. Totals (Lines 3 to 18)	0	0	0	0
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....3,247	0	0	0	0
20.2 Insurance department licenses and fees	0	0	0	0
20.3 Gross guaranty association assessments	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate)	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	0	0	0
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	0	0	1,194	1,194
25. Total expenses incurred	0	0	1,194	(a) 1,194
26. Less unpaid expenses - current year	0	0	0	0
27. Add unpaid expenses - prior year	0	0	0	0
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)	0	0	1,194	1,194

DETAILS OF WRITE-INS

2401. Miscellaneous Expense	0	0	1,194	1,194
2402.	0	0	0	0
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	0	0	1,194	1,194

(a) Includes management fees of $.....0 to affiliates and $.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 103,936	108,423
1.1	Bonds exempt from U.S. tax	(a) 1,842,024	1,803,399
1.2	Other bonds (unaffiliated)	(a) 156,851	198,095
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 0	0
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	0	0
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	1,627	1,627
9.	Aggregate write-ins for investment income	20	20
10.	Total gross investment income	2,104,458	2,111,564
11.	Investment expenses		(g) 1,194
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		1,194
17.	Net investment income (Line 10 minus Line 16)		2,110,370

DETAILS OF WRITE-INS

0901.	Miscellaneous Interest - Involuntary Reinsurance	20	20
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	20	20
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 $.....198,599 accrual of discount less $.....163,765 amortization of premium and less $.....41,337 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 $.....0 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	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	9,254	0	9,254	0	0
1.2	Other bonds (unaffiliated)	50,545	0	50,545	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	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	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	59,799	0	59,799	0	0

DETAILS OF WRITE-INS

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
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)	0	0	0
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	1,489,921	1,229,391	(260,530)
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	0	0	0
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	717,450	717,450	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
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	300	0	(300)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	2,207,671	1,946,841	(260,830)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	2,207,671	1,946,841	(260,830)

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 Expenses	300	0	(300)
2502.	0	0	0
2503.	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	300	0	(300)

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan Casualty Insurance Company ("the Company") is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of Metropolitan Property and Casualty Insurance Company ("MPC"), domiciled in Rhode Island, which 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.

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 39 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Florida, Illinois, New York and Washington for the year ended December 31, 2013. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

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.

NET INCOME	State of Domicile	December 31, 2013	December 31, 2012
(1) Metropolitan Property and Casualty Insurance Company state basis (Page 4, Line 20, Columns 1 & 3)		$ 1,947,641	$ 2,161,012
(2) State Prescribed Practices that increase (decrease) NAIC SAP			
None	Rhode Island	$ -	$ -
(3) State Permitted Practices that increase (decrease) NAIC SAP			
None	Rhode Island	$ -	$ -
(4) NAIC SAP (1 - 2 - 3 = 4)		$ 1,947,641	$ 2,161,012
SURPLUS			
(5) Metropolitan Property and Casualty Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)		$ 51,249,756	$ 49,474,030
(6) State Prescribed Practices that increase (decrease) NAIC SAP			
None	Rhode Island	$ -	$ -
(7) State Permitted Practices that increase (decrease) NAIC SAP			
None	Rhode Island	$ -	$ -
(8) NAIC SAP (5 - 6 - 7 = 8)		$ 51,249,756	$ 49,474,030

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. 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"), both an initial and final NAIC designation is determined on a security-by-security basis based on a range of values published by the NAIC. The initial designation is used to determine the carrying value of the RMBS. RMBS with initial designations of 1 to 2 are stated at amortized cost while RMBS 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. 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 has no investments in subsidiary, controlled or affiliated ("SCA") companies.

(8) The Company has no minor ownership interests in joint ventures, partnerships and limited liability companies.

(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, 2013 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.

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 Mergers

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, 2013.
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, 2013.
(3) As of December 31, 2013, the Company has not recognized any OTTI on its loan-backed securities based on cash flow analysis.
(4) At December 31, 2013, 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	$358,654
2. 12 Months or Longer	$0

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

1. Less than 12 Months	$4,512,799
2. 12 Months or Longer	$0

(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

Not Applicable.

G. Investments in Low Income Housing Tax Credits

Not Applicable.

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

The table below provides a summary of restricted assets, including any assets pledged as collateral or otherwise restricted as of December 31, 2013:

Restricted Assets Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Support G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase / (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale	-	-	-	-	-	-	-	-	0.00%	0.00%
i. On deposit with states	2,428,046	-	-	-	2,428,046	2,416,429	11,617	2,428,046	1.22%	1.23%
j. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.00%	0.00%
k. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Other restricted assets	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Total restricted assets	2,428,046	-	-	-	2,428,046	2,416,429	11,617	2,428,046	1.22%	1.23%

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories

Not Applicable.

(3) Detail of Other Restricted Assets

Not Applicable.

I. Offsetting and Netting of Assets and Liabilities

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

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

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

1.

	December 31, 2013		
	Ordinary	Capital	Total
Gross DTA	$ 546,388	$ 717,450	$ 1,263,838
Statutory valuation allowance adjustments	-	-	-
Adjusted gross DTA	546,388	717,450	1,263,838
DTA nonadmitted	-	(717,450)	(717,450)
Subtotal net admitted DTA	546,388	-	546,388
DTL	(903,480)	-	(903,480)
Net admitted DTA/(Net DTL)	$ (357,092)	$ -	$ (357,092)

	December 31, 2012		
	Ordinary	Capital	Total
Gross DTA	$ 455,203	$ 717,450	$ 1,172,653
Statutory valuation allowance adjustments	-	-	-
Adjusted gross DTA	455,203	717,450	1,172,653
DTA nonadmitted	-	(717,450)	(717,450)
Subtotal net admitted DTA	455,203	-	455,203
DTL	(901,210)	-	(901,210)
Net admitted DTA/(Net DTL)	$ (446,007)	$ -	$ (446,007)

	Change		
	Ordinary	Capital	Total
Gross DTA	$ 91,185	$ -	$ 91,185
Statutory valuation allowance adjustments	-	-	-
Adjusted gross DTA	91,185	-	91,185
DTA nonadmitted	-	-	-
Subtotal net admitted DTA	91,185	-	91,185
DTL	(2,270)	-	(2,270)
Net admitted DTA/(Net DTL)	$ 88,915	$ -	$ 88,915

2.
Admission calculation components - SSAP 101

	December 31, 2013		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	-	-	-
1. Adjusted gross DTA expected to be realized following the balance sheet date	-	-	-
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	-
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	546,388	-	546,388
DTA admitted as the result of application of SSAP 101 total	$ 546,388	$ -	$ 546,388

	December 31, 2012		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	-	-	-
1. Adjusted gross DTA expected to be realized following the balance sheet date	-	-	-
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	-
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	455,203	-	455,203
DTA admitted as the result of application of SSAP 101 total	$ 455,203	$ -	$ 455,203

NOTES TO FINANCIAL STATEMENTS

	Change		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	-	-	-
1. Adjusted gross DTA expected to be realized following the balance sheet date	-	-	-
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	-
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	91,185	-	91,185
DTA admitted as the result of application of SSAP 101 total	$ 91,185	$ -	$ 91,185

3.	2013	2012
RBC percentage used to determine recovery period and threshold limitation amount	12817%	7066%
Amount of total adjusted capital used to determine recovery period and threshold limitation	$ 402,656	$ 706,525

4.

Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	December 31, 2013	
	Ordinary	Capital
Adjusted gross DTAs amount from Note 9A1(c)	$ 546,388	$ 717,450
Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	0%	0%
Net admitted adjusted gross DTAs amount from Note 9A1(e)	$ 546,388	$ -
Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%

	December 31, 2012	
	Ordinary	Capital
Adjusted gross DTAs amount from Note 9A1(c)	$ 455,203	$ 717,450
Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	0%	0%
Net admitted adjusted gross DTAs amount from Note 9A1(e)	$ 455,203	$ -
Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%

	Change	
	Ordinary	Capital
Adjusted gross DTAs amount from Note 9A1(c)	$ 91,185	$ -
Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	0%	0%
Net admitted adjusted gross DTAs amount from Note 9A1(e)	$ 91,185	$ -
Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%

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

B. All DTL were recognized as of December 31, 2013 and December 31, 2012.

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

1.	December 31, 2013	December 31, 2012
Federal	$ 201,596	$ 190,373
Foreign	-	-
Subtotal	201,596	190,373
Federal income tax on net capital gains (losses)	20,931	97,078
Utilization of capital loss carryforwards	-	-
Other	-	-
Federal and foreign income taxes incurred	$ 222,527	$ 287,451

NOTES TO FINANCIAL STATEMENTS

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

2.

DTA:	December 31, 2013	December 31, 2012	Change
Ordinary:			
Employee benefits	$ 18,213	$ 18,213	$ -
Nonadmitted assets	521,472	430,287	91,185
Other	6,703	6,703	-
Subtotal	546,388	455,203	91,185
Statutory valuation allowance adjustment	-	-	-
Nonadmitted	-	-	-
Admitted ordinary DTA	546,388	455,203	91,185
Capital:			
Investments	717,450	717,450	-
Subtotal	717,450	717,450	-
Statutory valuation allowance adjustment	-	-	-
Nonadmitted	(717,450)	(717,450)	-
Admitted capital DTA	-	-	-
Admitted DTA	$ 546,388	$ 455,203	$ 91,185

3. DTL :	December 31, 2013	December 31, 2012	Change
Ordinary:			
Investments	$ (754,730)	$ (752,460)	$ (2,270)
Policyholder reserves	(148,750)	(148,750)	-
Subtotal	(903,480)	(901,210)	(2,270)
Capital:			
Subtotal	-	-	-
DTL	$ (903,480)	$ (901,210)	$ (2,270)
4. Net DTA/(DTL)	$ (357,092)	$ (446,007)	$ 88,915

Tax effect of change in nonadmitted assets	-
Tax effect of unrealized gains (losses)	-
Change in cumulative translation adjustments	-
Additional minimum pension liability	-
Change in net DTA	$ 88,915

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

	December 31, 2013
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 35%	$ 738,629
Net realized capital gains (losses) @ 35%	20,931
Tax effect of:	
Change in nonadmitted assets	(91,185)
Other	1,750
Tax exempt income	(536,513)
Total statutory income taxes (benefit)	$ 133,612
Federal and foreign income taxes incurred including tax on realized capital gains	$ 222,527
Change in net DTA	(88,915)
Total statutory income taxes (benefit)	$ 133,612

E. (1) As of December 31, 2013, the Company has no net ordinary loss carryforwards.

The Company has no net capital loss carryforwards.

The Company has no tax credit carryforwards.

(2) The Company has no Federal income taxes available at December 31, 2013 for recoupment in the event of future net losses.

(3) The Company has no deposits under Section 6603 of the Internal Revenue Code of 1986, as amended ("IRC") during 2013.

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

NOTES TO FINANCIAL STATEMENTS

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

23rd Street Investments, Inc.
334 Madison Euro Investments, Inc.
Cova Life Management Company
CRB Co., Inc.
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 Direct Property and Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property & Casualty Insurance Company
Metropolitan Life Insurance Company
Metropolitan Lloyds Insurance Company of Texas
Metropolitan Lloyds, Inc.
Metropolitan Property & Casualty Insurance Company
Metropolitan 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, 2013, 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 MPC, domiciled in Rhode Island, which is a wholly owned subsidiary of 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 does not hold investments in its parent, affiliates or subsidiaries other than those disclosed in Schedule D.
(3) Restated Quota Share Reinsurance Treaty

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

	December 31, 2013 Due From (To)	December 31, 2012 Due From (To)
Metropolitan Property and Casualty Insurance Company	$ 247,038	$ (15,420)
Total	$ 247,038	$ (15,420)

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 MPC pays for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the services provided.

G. Not Applicable.
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

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

(1) The Company does not have any authorized or outstanding preferred stock as of December 31, 2013. 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, 2013.
(2) The Company paid no common stock dividends for the periods ended December 31, 2013 and December 31, 2012.
(3) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MPC 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 year net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MPC 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 Rhode Island Superintendent of Insurance (the "Rhode Island Superintendent") and the Rhode Island Superintendent does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the Rhode Island Superintendent 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 2014 without prior regulatory approval from the RI DBR, Insurance Division is $5,124,976.

(4) The Company paid no common stock dividend for the periods ended December 31, 2013 and December 31, 2012.

(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 $(6,279).

(11) - (13)
Not Applicable.

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Assessments

Not Applicable.

C. Gain Contingencies

Not Applicable.

D. Claims related extra contractual obligation 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:

		Direct
Claims related ECO and bad faith losses paid during the reporting period	$	115,000

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

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

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

A putative class action has been brought by an Arizona insured in Rhode Island federal court. The plaintiff alleges that the MPC has been making automobile total loss settlements in breach of its contract and in bad faith. The suit claims that MPC 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 MPC'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. MPC has been vigorously defending this action.

A punitive class action has been filed in Arkansas state court alleging that MPC 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. MPC has removed the case to federal court and is vigorously defending the action.

MPC has appealed to the Rhode Island Supreme Court a judgment for $1,750,000 in favor of a Rhode Island body shop who alleged MPC 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.

NOTES TO FINANCIAL STATEMENTS

A former Property and Casualty Specialist filed a national putative collective action in the United States District Court for the District of Arizona. The complaint alleges that MPC improperly classified Property and Casualty Specialists in violation of the Fair Labor Standards Act (the "FLSA"). The plaintiff seeks overtime compensation, interest, statutory penalties, reasonable attorneys' fees and litigation costs and damages. Others have joined the action by filing opt-in notices with the court. The court granted plaintiff's motion for conditional certification of the collective action, authorizing notice to certain present and former PCS's and discovery is underway.

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

Not Applicable.

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

Not Applicable.

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

A. Transfers of Receivables Reported as Sales

Not Applicable.

B. Transfer and Servicing of Financial Assets

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 or below, or of unrated securities during the year ended December 31, 2013.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable.

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

The following managing general agent or third party administrator writes direct premium equal to or greater than 5% of surplus:

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	$ 8,706,445

20. Fair Value Measurements

A. At December 31, 2013, the Company's statutory statements of admitted assets, liabilities and capital and surplus had no financial assets and liabilities measured and reported at estimated fair value.

(1 – 4) Not Applicable.

B. The Company provides no other fair value information.

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:

NOTES TO FINANCIAL STATEMENTS

	December 31, 2013					
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Practicable (Carrying Value)
Bonds	$ 49,314,491	$ 48,752,291	$ 2,663,383	$ 46,651,108	$ -	$ -
Cash, cash equivalents and short-term investments	$ 94,992	$ 94,992	$ 94,992	$ -	$ -	$ -
Investment income due & accrued	$ 607,312	$ 607,312	$ -	$ 607,312	$ -	$ -
Total	$ 50,016,795	$ 49,454,595	$ 2,758,375	$ 47,258,420	$ -	$ -

Assets and Liabilities

The methods and significant assumptions used to estimate the fair value of all financial instruments are 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 prioritizes the use of observable inputs over unobservable inputs.

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 determination of estimated fair value of the assets and liabilities. Unobservable inputs reflect the reporting entity's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

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, Cash, Cash Equivalents and Short-term Investments

When available, the estimated fair value for bonds, including loan-backed and structured securities, 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 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.

D. At December 31, 2013, the Company had no investments where it was not practicable to estimate fair value.

NOTES TO FINANCIAL STATEMENTS

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) 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.
(3) The Company contributed $5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2013.
(4) 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. Business Interruption Insurance Recoveries

Not Applicable.

E. State Transferable Tax Credits

Not Applicable.

F. Subprime Mortgage Related Risk Exposure

Not Applicable.

G. Obligations Resulting from Joint and Several Liability Arrangements

Not Applicable.

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2013, through February 18, 2014, 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 cedes 100% of its business to its parent, MPC (NAIC # 26298, Federal I.D. #13-2725441), as part of the 100% Restated Quota Share Reinsurance Agreement. Due to this agreement, the Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses, unearned premiums and contingent commissions in the amount of $558,153,760.

B. Reinsurance Recoverable in Dispute

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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	$ 0	$ 0	$ 238,175,537	$ 0	$ (238,175,537)	$ 0
All Other	0	0	0	0	0	0
Total	$ 0	$ 0	$ 238,175,537	$ 0	$ (238,175,537)	$ 0

Direct Unearned Premium Reserve $238,175,537

(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	$ 3,307,696	$ 0	$ 3,307,696	$ 0
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 3,307,696	$ 0	$ 3,307,696	$ 0

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.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

25. Changes in Incurred Losses and Loss Adjustment Expenses

Not Applicable.

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, 2013 was $40,638. 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
$40,638	$0

NOTES TO FINANCIAL STATEMENTS

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, 2013.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

Not Applicable.

31. High Deductibles

Not Applicable.

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

Not Applicable.

33. Asbestos/Environmental (Mass Tort) Reserves

Not Applicable.

34. Subscriber Savings Accounts

Not Applicable.

35. Multiple Peril Crop Insurance

Not Applicable.

36. Financial Guaranty Insurance

Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2.

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: N/A

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). 05/28/2013

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 [ ] No [ ] N/A [X]

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

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
Not Applicable		

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:
Not Applicable

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

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

1 Nationality		2 Type of Entity

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

8.2 If response to 8.1 is yes, please identify the name of the bank 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	Boston, MA				YES
MetLife Investment Management, LLC	Wilmington, DE				YES
MetLife Investors Distribution Company	Irvine, CA				YES
MetLife Securities, Inc.	New York, NY				YES
New England Securities Corporation	Boston, MA				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, LLP 30 Rockefeller Plaza, New York, NY 10112-0015

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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

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.
Not Applicable

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, Officer of Metropolitan Property and Casualty Insurance Company

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

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

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

12.2 If yes, provide explanation.

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

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

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

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

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

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

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

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

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

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

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

PART 1 - COMMON INTERROGATORIES - FINANCIAL

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 [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $.....247,038

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.

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 [ ] No [ ] N/A [X]

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 $.....2,428,045

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 [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]
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
JPMorgan 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	Atif Ahbab	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	Matthew Bowen	200 Park Avenue, New York, NY 10166
4095	Ashleigh Breeden	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	Eric Chan	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	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	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	Christian Crosby	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	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	Dean Hamilton	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	Vivian Kim	200 Park Avenue, New York, NY 10166
4095	Brian Kish	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	Carson Lu	200 Park Avenue, New York, NY 10166
4095	Sean Lyng	200 Park Avenue, New York, NY 10166

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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	Joseph Mazon	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	Steven Molino	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	Christopher Muchmore	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
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	Saif Showki	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	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	Ivan Tonra	200 Park Avenue, New York, NY 10166
4095	William Turner	200 Park Avenue, New York, NY 10166
4095	Tracy Tynan	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	Peter Venter	200 Park Avenue, New York, NY 10166
4095	Scott Waterstredt	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	Erchen Yan	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	Eva Lei Zhang	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]

PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	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	48,752,291	49,314,489	562,198
30.2 Preferred stocks	0	0	0
30.3 Totals	48,752,291	49,314,489	562,198

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 an external quoted price is not available, the fair value is internally estimated using present value or valuation techniques. Factors considered in estimating fair value include: coupon rate, maturity, estimated duration, call provisions, sinking fund requirements, credit rating, industry sector of the issuer and quoted market prices of comparable securities.

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.
Management is responsible for the determination of estimated fair value. The estimated fair value of publicly traded fixed maturity, equity and trading securities as well as short-term investments is determined by management after considering one of three primary sources of information: quoted market prices in active markets, independent pricing services, or independent broker quotations. The number of quotes obtained varies by instrument and depends on the liquidity of the particular instrument. Generally, we obtain prices from multiple pricing services to cover all asset classes and obtain multiple prices for certain securities.

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

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $.....0

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

34.1 Amount of payments for legal expenses, if any? $.....0

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

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $.....0

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

NONE

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	$.....0	$.....0
2.2 Premium Denominator	$.....0	$.....0
2.3 Premium Ratio (2.1/2.2)	.....0.0	.....0.0
2.4 Reserve Numerator	$.....0	$.....0
2.5 Reserve Denominator	$.....0	$.....0
2.6 Reserve Ratio (2.4/2.5)	.....0.0	.....0.0

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 [ ] No [ ] N/A [X]

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

11.2 If yes, give full information:

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

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

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

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

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

12.4 From .....0.0 %
12.4 To .....0.0 %

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

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

12.6 Letters of credit $.....0
12.6 Collateral and other funds $.....0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $.....0

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 2013	2 2012	3 2011	4 2010	5 2009
	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)	336,547,759	349,572,288	361,541,182	357,294,236	352,911,347
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	185,133,167	193,236,446	207,350,711	217,689,242	218,757,034
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	71,699,223	66,956,443	60,117,551	53,027,804	48,543,841
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6.	Total (Line 35)	593,380,149	609,765,177	629,009,444	628,011,282	620,212,222
	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)	0	0	0	0	0
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12.	Total (Line 35)	0	0	0	0	0
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	0	0	0	0	0
14.	Net investment gain (loss) (Line 11)	2,149,238	2,351,594	2,218,863	1,853,582	2,784,563
15.	Total other income (Line 15)	19,627	76,850	121,376	190,540	223,015
16.	Dividends to policyholders (Line 17)	19,627	77,059	121,374	190,501	222,568
17.	Federal and foreign income taxes incurred (Line 19)	201,596	190,373	82,101	3,420	204,908
18.	Net income (Line 20)	1,947,642	2,161,012	2,136,764	1,850,201	2,580,102
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	196,904,450	194,116,042	188,801,932	46,909,545	47,242,961
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 15.1)	7,464,053	6,244,142	5,548,663	0	0
	20.2 Deferred and not yet due (Line 15.2)	137,827,175	137,933,605	134,312,845	0	0
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	145,654,694	144,642,011	141,433,113	401,677	664,261
22.	Losses (Page 3, Line 1)	0	0	0	0	0
23.	Loss adjustment expenses (Page 3, Line 3)	0	0	0	0	0
24.	Unearned premiums (Page 3, Line 9)	0	0	0	0	0
25.	Capital paid up (Page 3, Lines 30 & 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26.	Surplus as regards policyholders (Page 3, Line 37)	51,249,756	49,474,030	47,368,819	46,507,868	46,578,701
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	1,651,356	1,487,894	431,574	1,516,875	2,159,794
	Risk-Based Capital Analysis					
28.	Total adjusted capital	51,249,756	49,474,030	47,368,819	46,507,868	46,578,701
29.	Authorized control level risk-based capital	402,657	706,525	326,956	310,129	296,202
	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)	96.1	91.0	98.3	98.9	97.9
31.	Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.4	0.4
32.	Mortgage loans on real estate (Lines 3.1 & 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34.	Cash, cash equivalents and short-term investments (Line 5)	0.2	0.2	0.1	0.2	0.1
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	0.0	XXX
37.	Other invested assets (Line 8)	3.7	8.7	1.7	0.5	1.6
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	0.0	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)	0	0	0	0	0
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	0	0	0	0	0
48.	Total of above lines 42 to 47	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	0	0	0	0	157,697
52. Dividends to stockholders (Line 35)	0	0	0	(2,000,000)	(6,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	1,775,727	2,105,211	860,949	(70,833)	(3,258,039)
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)	228,832,127	237,802,222	234,601,539	223,878,077	227,684,699
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	107,976,031	116,097,570	124,224,547	116,020,423	114,903,375
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	40,365,019	37,477,445	38,009,275	32,474,166	26,214,030
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	377,173,177	391,377,237	396,835,361	372,372,666	368,802,104
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)	0	0	0	0	0
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0
68. Loss expenses incurred (Line 3)	0.0	0.0	0.0	0.0	0.0
69. Other underwriting expenses incurred (Line 4)	0.0	0.0	0.0	0.0	0.0
70. Net underwriting gain (loss) (Line 8)	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0
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)	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0
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)	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

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	196	196	26	26	9	9	0	0	XXX
2. 2004	447,542	447,542	0	250,282	250,282	7,996	7,996	6,520	6,520	0	0	XXX
3. 2005	499,728	499,728	0	285,065	285,065	8,901	8,901	7,213	7,213	0	0	XXX
4. 2006	542,849	542,849	0	287,379	287,379	9,166	9,166	6,772	6,772	0	0	XXX
5. 2007	592,849	592,849	0	336,456	336,456	10,255	10,255	6,451	6,451	0	0	XXX
6. 2008	627,610	627,610	0	368,411	368,411	10,906	10,906	6,967	6,967	0	0	XXX
7. 2009	616,514	616,514	0	366,801	366,801	10,414	10,414	6,809	6,809	0	0	XXX
8. 2010	619,309	619,309	0	372,707	372,707	8,128	8,128	6,850	6,850	0	0	XXX
9. 2011	624,901	624,901	0	369,048	369,048	4,972	4,972	6,534	6,534	0	0	XXX
10. 2012	612,078	612,078	0	317,806	317,806	1,807	1,807	4,826	4,826	0	0	XXX
11. 2013	595,599	595,599	0	234,426	234,426	307	307	3,701	3,701	0	0	XXX
12. Totals	XXX	XXX	XXX	3,188,577	3,188,577	72,878	72,878	62,652	62,652	0	0	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	359	359	119	119	52	52	21	21	34	34	0	0	XXX
2. 2004	183	183	22	22	27	27	11	11	23	23	0	0	XXX
3. 2005	563	563	101	101	76	76	25	25	44	44	0	0	XXX
4. 2006	469	469	244	244	61	61	32	32	40	40	0	0	XXX
5. 2007	1,660	1,660	520	520	178	178	75	75	144	144	0	0	XXX
6. 2008	3,370	3,370	1,371	1,371	357	357	155	155	196	196	0	0	XXX
7. 2009	8,299	8,299	3,037	3,037	869	869	339	339	450	450	0	0	XXX
8. 2010	15,583	15,583	6,680	6,680	1,670	1,670	863	863	971	971	0	0	XXX
9. 2011	27,493	27,493	12,207	12,207	2,795	2,795	1,350	1,350	1,401	1,401	0	0	XXX
10. 2012	46,314	46,314	19,698	19,698	4,654	4,654	2,296	2,296	2,481	2,481	0	0	XXX
11. 2013	107,796	107,796	30,895	30,895	9,315	9,315	4,467	4,467	6,177	6,177	0	0	XXX
12. Totals	212,090	212,090	74,893	74,893	20,054	20,054	9,634	9,634	11,960	11,960	0	0	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	0	0
2. 2004	265,063	265,063	0	59.2	59.2	0.0	0	0	0.00	0	0
3. 2005	301,988	301,988	0	60.4	60.4	0.0	0	0	0.00	0	0
4. 2006	304,162	304,162	0	56.0	56.0	0.0	0	0	0.00	0	0
5. 2007	355,738	355,738	0	60.0	60.0	0.0	0	0	0.00	0	0
6. 2008	391,734	391,734	0	62.4	62.4	0.0	0	0	0.00	0	0
7. 2009	397,017	397,017	0	64.4	64.4	0.0	0	0	0.00	0	0
8. 2010	413,452	413,452	0	66.8	66.8	0.0	0	0	0.00	0	0
9. 2011	425,801	425,801	0	68.1	68.1	0.0	0	0	0.00	0	0
10. 2012	399,882	399,882	0	65.3	65.3	0.0	0	0	0.00	0	0
11. 2013	397,085	397,085	0	66.7	66.7	0.0	0	0	0.00	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

NONE

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2004	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2005	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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	136,092	134,371	0	151,867	70,473	4,093	220	0
2. Alaska AK	N	0	0	0	0	0	0	0	0
3. Arizona AZ	L	24,828,494	26,349,272	0	18,174,590	17,653,688	14,381,960	145,307	0
4. Arkansas AR	L	11,893	11,676	0	7,538	(612)	15	56	0
5. California CA	N	0	0	0	0	0	0	0	0
6. Colorado CO	L	14,819,761	13,389,250	5,058	8,526,084	9,350,181	5,742,105	24,504	0
7. Connecticut CT	L	781,901	799,663	0	314,168	182,070	222,044	6,469	0
8. Delaware DE	L	145,887	148,974	0	68,945	37,911	104,584	1,076	0
9. District of Columbia DC	L	0	0	0	0	0	0	0	0
10. Florida FL	L	174,370,635	169,049,487	13,164	109,415,481	107,590,099	74,474,668	124,526	0
11. Georgia GA	L	14,340,141	14,213,837	44	10,752,871	11,065,354	5,299,734	82,771	0
12. Hawaii HI	N	0	0	0	0	0	0	0	0
13. Idaho ID	L	0	0	0	0	0	0	0	0
14. Illinois IL	L	102,109,467	101,880,093	18	61,416,935	63,240,477	39,309,738	699,317	0
15. Indiana IN	L	161,168	169,861	0	112,874	198,045	121,923	1,433	0
16. Iowa IA	L	54,755	54,673	0	25,922	(28,546)	2,580	510	0
17. Kansas KS	L	1,345,459	1,150,023	0	756,080	867,880	316,056	0	0
18. Kentucky KY	L	335,464	345,879	0	281,918	114,097	92,059	0	0
19. Louisiana LA	L	198,951	201,835	0	167,407	173,039	80,724	1,392	0
20. Maine ME	L	9,356,644	9,136,845	1,080	4,815,615	5,389,676	3,268,667	30,213	0
21. Maryland MD	L	1,752,850	1,840,570	0	1,163,519	1,337,987	1,414,998	8,728	0
22. Massachusetts MA	L	0	0	0	0	0	0	0	0
23. Michigan MI	N	0	0	0	0	0	0	0	0
24. Minnesota MN	L	20,897,188	20,453,830	263	11,400,563	12,484,221	10,272,440	39,484	0
25. Mississippi MS	L	14,689,262	14,426,609	0	10,795,838	10,538,393	5,125,985	97,882	0
26. Missouri MO	L	162,006	167,727	0	47,083	82,466	57,957	0	0
27. Montana MT	L	0	0	0	0	0	0	0	0
28. Nebraska NE	L	6,733,659	6,870,270	0	6,463,362	5,233,458	3,161,969	40,175	0
29. Nevada NV	N	0	0	0	0	0	0	0	0
30. New Hampshire NH	N	0	0	0	0	0	0	0	0
31. New Jersey NJ	N	0	0	0	0	0	0	0	0
32. New Mexico NM	N	0	0	0	0	0	0	0	0
33. New York NY	L	101,278,411	108,187,351	0	66,144,753	54,876,666	68,885,249	1,348,893	0
34. North Carolina NC	N	0	0	0	0	0	0	0	0
35. North Dakota ND	L	0	0	0	0	0	0	0	0
36. Ohio OH	L	0	0	0	0	0	0	0	0
37. Oklahoma OK	L	26,568	26,562	0	(141,698)	(138,960)	14,443	52	0
38. Oregon OR	L	71,272	73,885	0	14,460	2,411	6,246	318	0
39. Pennsylvania PA	L	8,749,555	9,894,806	0	6,000,461	3,667,984	6,995,969	82,903	0
40. Rhode Island RI	L	29,271,732	28,164,910	0	18,392,832	20,769,215	13,840,543	255,207	0
41. South Carolina SC	L	0	0	0	0	0	0	0	0
42. South Dakota SD	L	0	0	0	0	0	0	0	0
43. Tennessee TN	L	15,575,008	15,552,225	0	7,772,836	7,777,368	4,691,518	111,906	0
44. Texas TX	L	2,867,358	2,927,740	0	1,538,942	1,512,562	935,497	25,428	0
45. Utah UT	L	8,748,514	9,242,129	0	6,448,215	5,457,714	4,093,134	50,153	0
46. Vermont VT	N	0	0	0	0	0	0	0	0
47. Virginia VA	L	9,335,237	9,528,484	0	6,172,455	5,604,895	3,995,966	67,741	0
48. Washington WA	L	29,456,161	30,425,358	0	19,537,897	19,227,124	19,547,420	0	0
49. West Virginia WV	L	498,864	510,493	0	272,558	453,458	268,603	2,236	0
50. Wisconsin WI	L	269,793	270,957	0	160,806	89,369	254,281	1,926	0
51. Wyoming WY	N	0	0	0	0	0	0	0	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) 40	593,380,150	595,599,645	19,627	377,173,177	364,880,163	286,983,168	3,250,826	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 Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

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

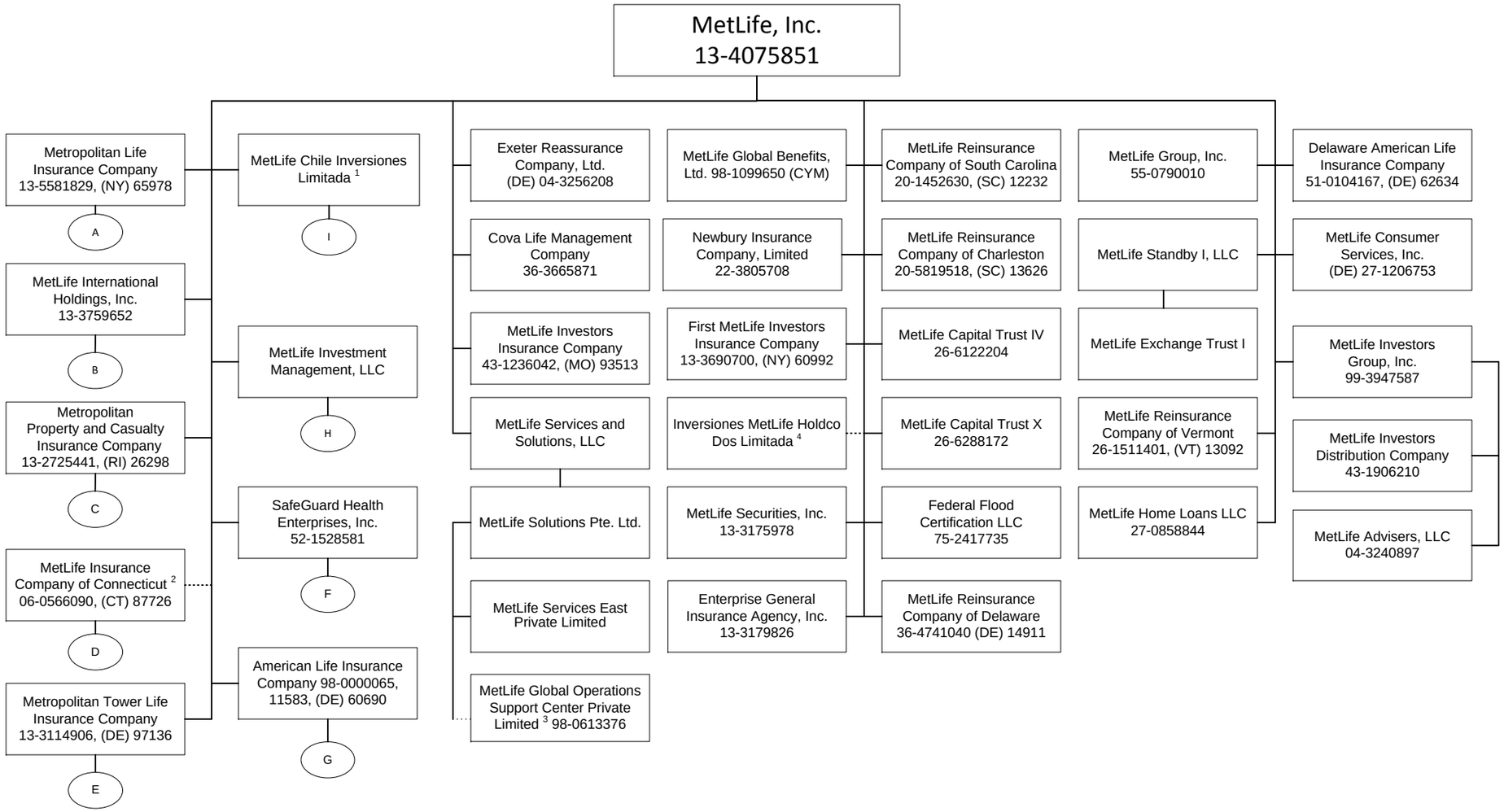
Explanation of Basis of Allocation of Premiums by States, etc.

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

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

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

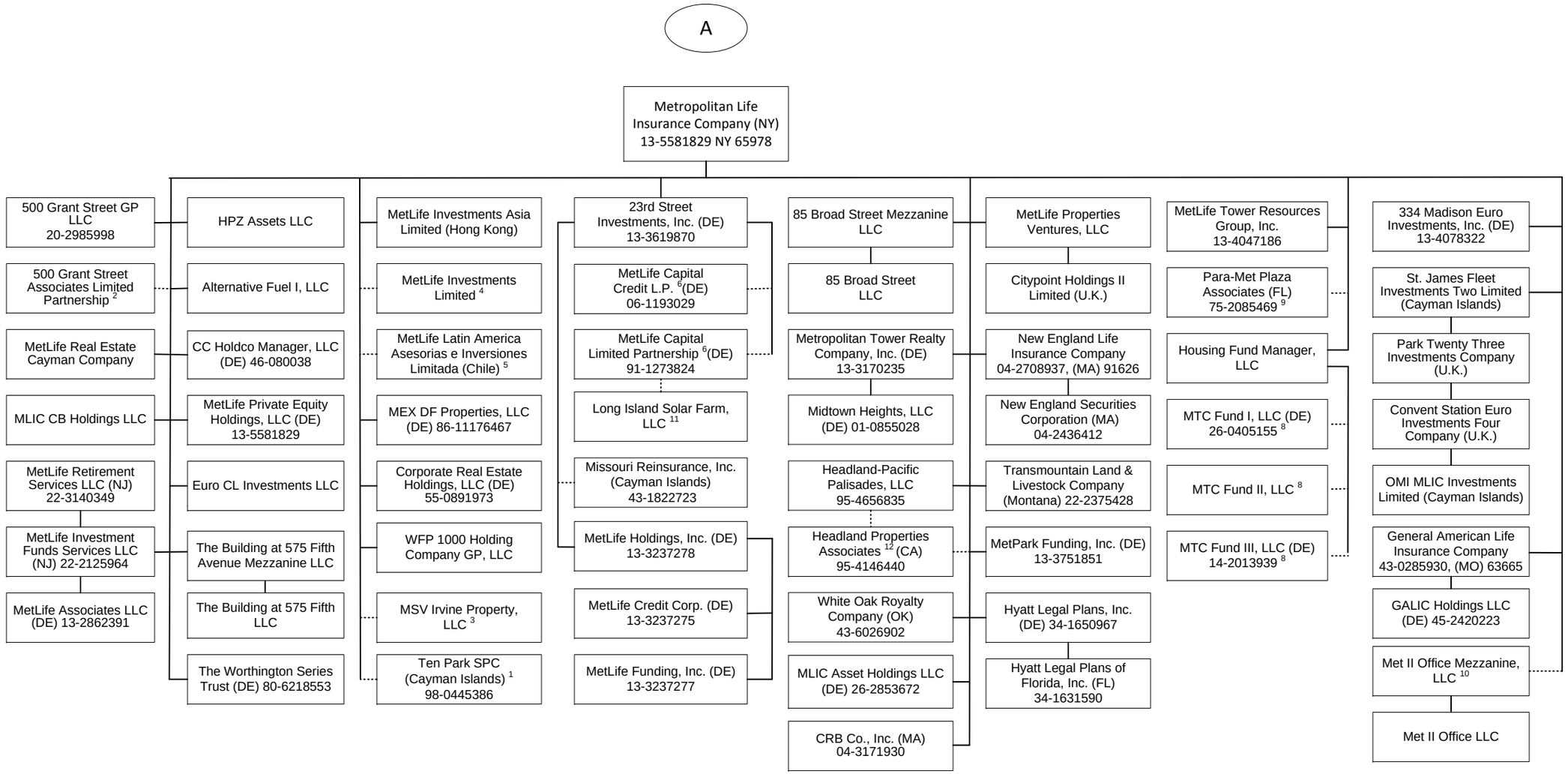
PART 1 - ORGANIZATIONAL CHART



1 70.4345328853% is owned by MetLife, Inc., 26.6071557459% by American Life Insurance Company, 2.9583113284% is owned by Inversiones MetLife Holdco Dos Limitada and 0.0000000404% is owned by Natiloportem Holdings, Inc.
2 86.72% is owned by MetLife, Inc. and 13.28% is owned by MetLife Investors Group, Inc.
3 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natiloportem Holdings, Inc.
4 99.999338695% of Inversiones MetLife Holdco Dos Limitada is owned by MetLife, Inc., 0.00065469% is owned by MetLife International Holdings, Inc. and 0.000006613% is owned by Natiloportem Holdings, Inc.

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

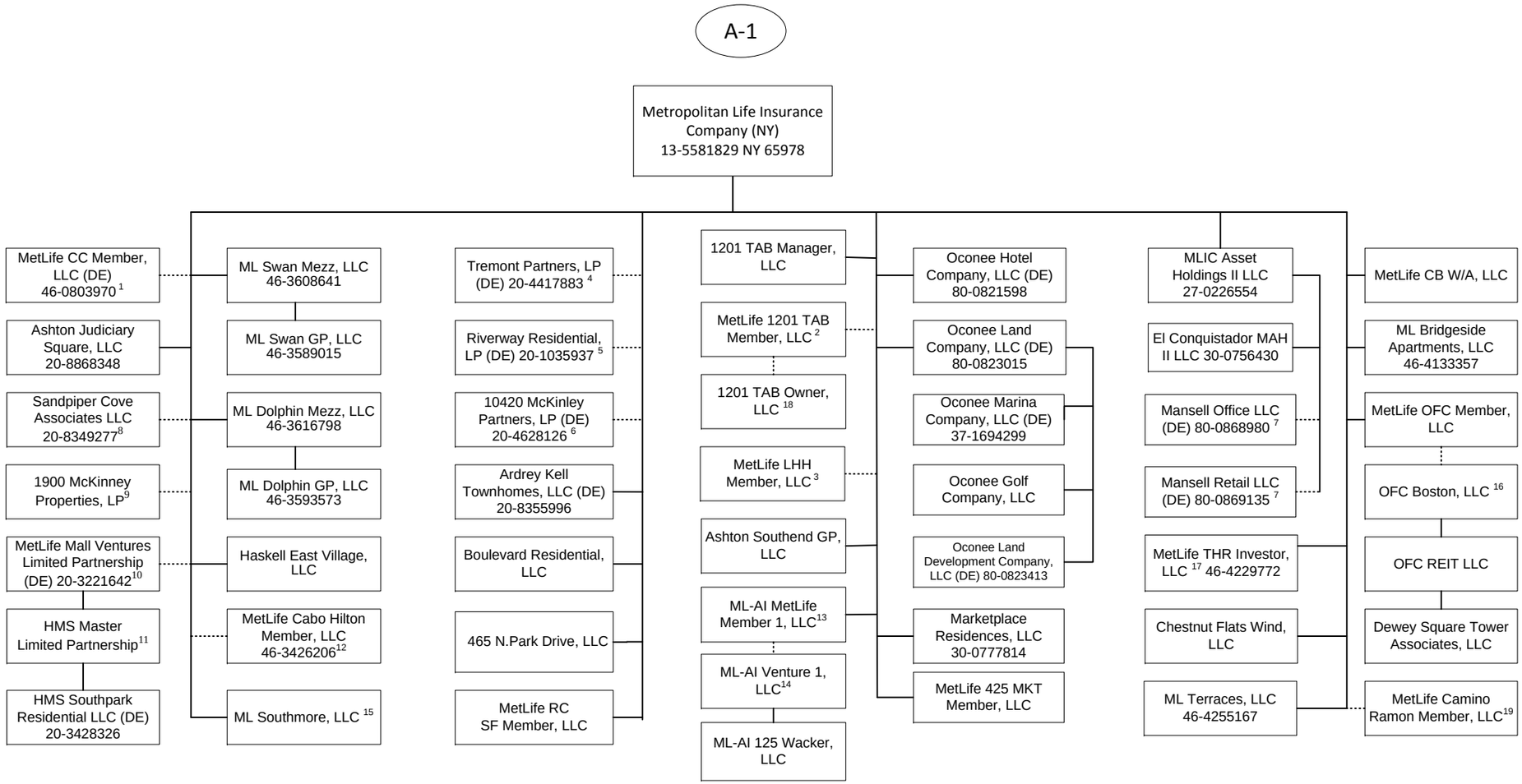
PART 1 - ORGANIZATIONAL CHART



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.
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.
11 9.61% membership interest is held by MetLife Renewables Holding, LLC and 90.39% membership interest is held by LISF Solar Trust in which MetLife Capital Limited Partnership has a 100% beneficial interest.
12 Metropolitan Life Insurance Company owns 99% of Headland Properties Associates and Headland-Pacific Palisades, LLC owns the other 1%.

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

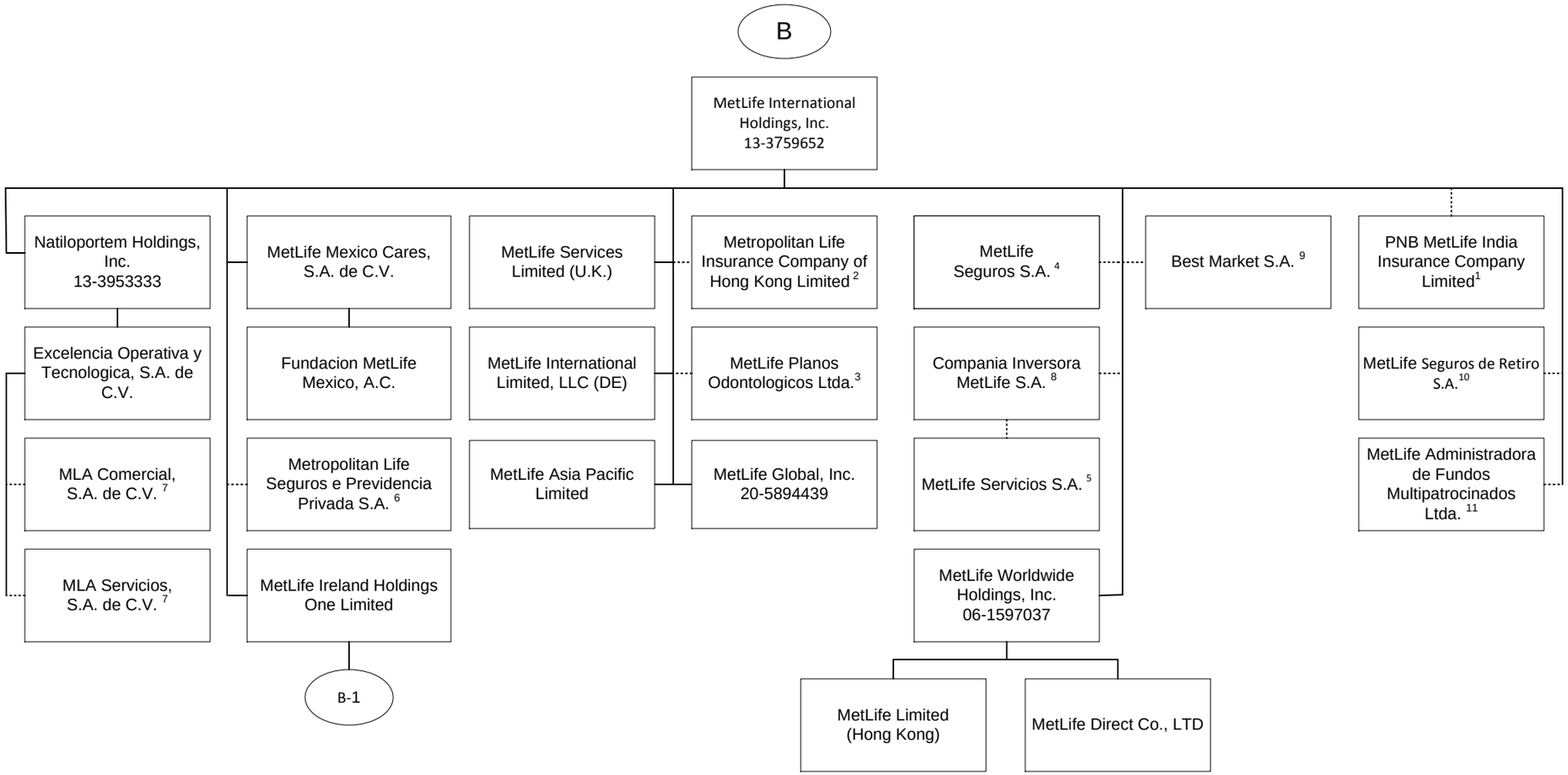
PART 1 - ORGANIZATIONAL CHART



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 69.66% of MetLife 1201 TAB Member, LLC is owned by Metropolitan Life Insurance Company, 12.07% is owned by MetLife Investors USA Insurance Company, 15.17% is owned by MetLife Insurance Company of Connecticut and 3.10% 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.
7 73.0284% is owned by MLIC Asset Holdings II LLC and 26.9716% is owned by MLIC CB Holdings LLC.
8 90.59% of the membership interest is owned by Metropolitan Life Insurance Company and 9.41% by Metropolitan Tower Realty Company, Inc.
9 99.9% LP interest of 1900 McKinley Properties, LP is owned by Metropolitan Life Insurance Company and 0.1% GP interest is owned by Metropolitan Tower Realty Company, Inc.
10 99% LP interest of MetLife Mall Ventures Limited Partnership is owned by Metropolitan Life Insurance Company and 1% GP interest is owned by Metropolitan Tower Realty Company, Inc.
11 60% LP Interest of HMS Master Limited Partnership is owned by MetLife Mall Ventures Limited Partnership. A 40% LP Interest is owned by a third party. Metropolitan Tower Realty Company, Inc. is the GP.
12 54.129% of MetLife Cabo Hilton Member, LLC is owned by Metropolitan Life Insurance Company, 16.9% by General American Life Insurance Company, 16.9% by MetLife Investors USA Insurance Company and 12.071% by MetLife Insurance Company of Connecticut.
13 83.675% of the membership interest is owned by Metropolitan Life Insurance Company, 5.762% by MetLife Insurance Company of Connecticut, 5.762% by MetLife Investors USA Insurance Company and 4.801% by Metropolitan Property and Casualty Insurance Company
14 51% of ML-AI Venture 1, LLC is owned by ML-AI MetLife Member 1, LLC and 49% by a third party. MetLife Investment Management, LLC is the asset manager.
15 75.12% of ML Southmore, LLC is owned by Metropolitan Life Insurance Company and 24.88% by MetLife Insurance Company of Connecticut.
16 52.5% of OFC Boston, LLC is owned by MetLife OFC Member, LLC and 47.5% by a third party
17 85% of MetLife THR Investors, LLC is owned by Metropolitan Life Insurance Company and 15% by MetLife Insurance Company of Connecticut.
18 50% of 1201 TAB Owner, LLC is owned by MetLife 1201 TAB Member, LLC and the remainder is owned by a third party. MetLife 1201 TAB Manager, LLC is the manager of 1201 TAB Owner, LLC
19 78.6% of MetLife Camino Ramon Member, LLC is owned by Metropolitan Life Insurance Company and 21.4% by MetLife Insurance Company of Connecticut.

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

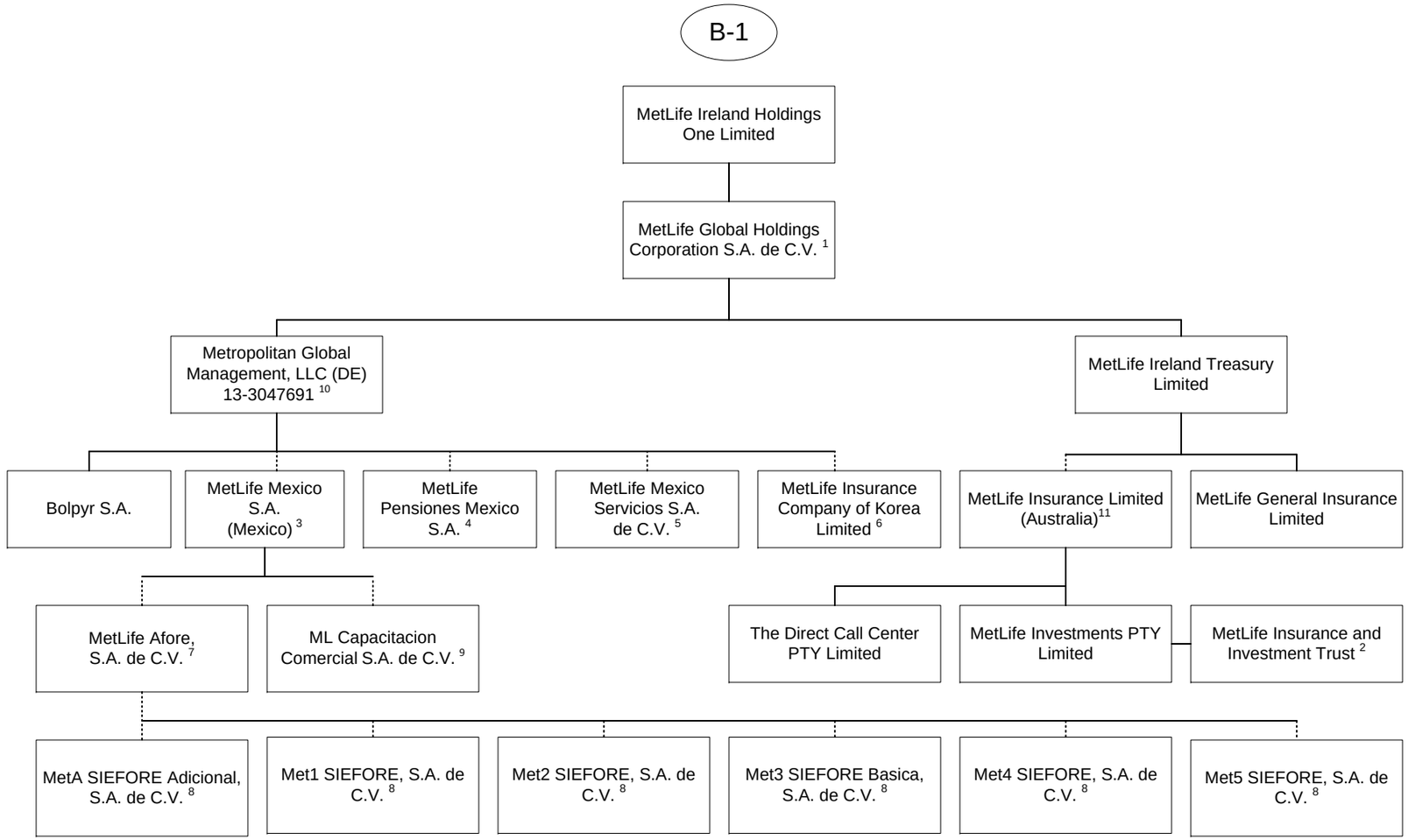
PART 1 - ORGANIZATIONAL CHART



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 79.3196% is owned by MetLife International Holdings, Inc. and 2.6753% is owned by Natiloportem Holdings, Inc., 16.2046% is owned by American Life Insurance Company and 1.8005% is owned by International Technical and Advisory Services Limited.
5 18.87% of the shares of MetLife Servicios S.A. are held by Compania Inversora MetLife S.A., 79.88% is owned by MetLife Seguros S.A., .99% is held by Natiloportem Holdings, Inc. and .26% is held by MetLife Seguros de Retiro S.A.
6 66.662% is owned by MetLife International Holdings, Inc., 33.337% is owned by MetLife Worldwide Holdings, Inc. and 0.001% 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 95.5883% is owned by MetLife International Holdings, Inc. and 3.1102% is owned by Natiloportem Holdings, Inc., 1.3014% is owned by American Life Insurance Company and 0.0001% is owned by International Technical and Advisory Services Limited.
11 99.99998% of MetLife Administradora de Fundos Multipatrocinados Ltda. is owned by MetLife International Holdings, Inc. and .00002% by Natiloportem Holdings, Inc.

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

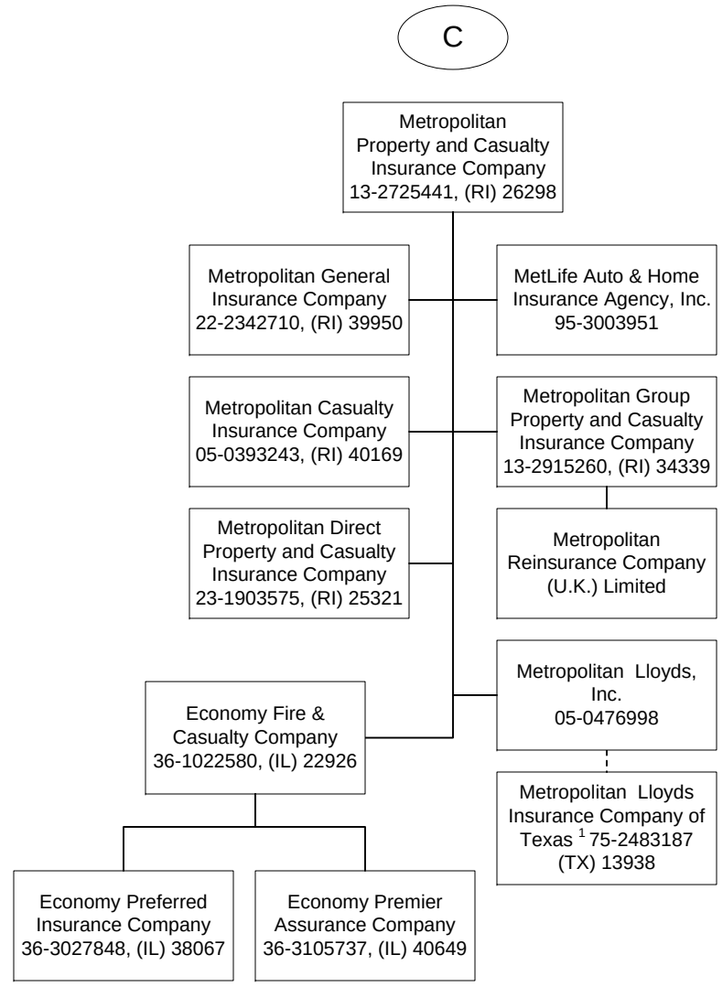
PART 1 - ORGANIZATIONAL CHART



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.
11 91.16468% of MetLife Insurance Limited (Australia) is owned by MetLife Ireland Treasury Limited and 8.83532% by MetLife Global Holdings Corp. S.A. de C.V.

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

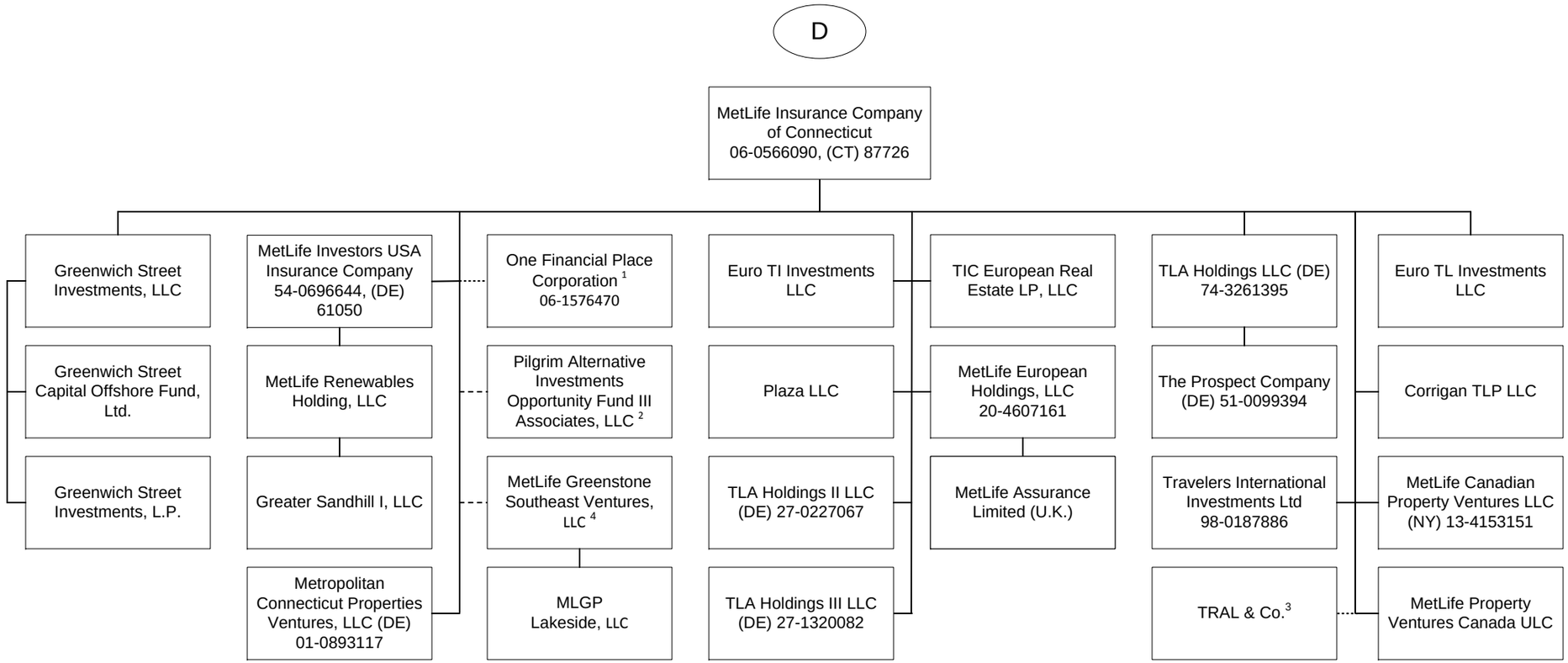
PART 1 - ORGANIZATIONAL CHART



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

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

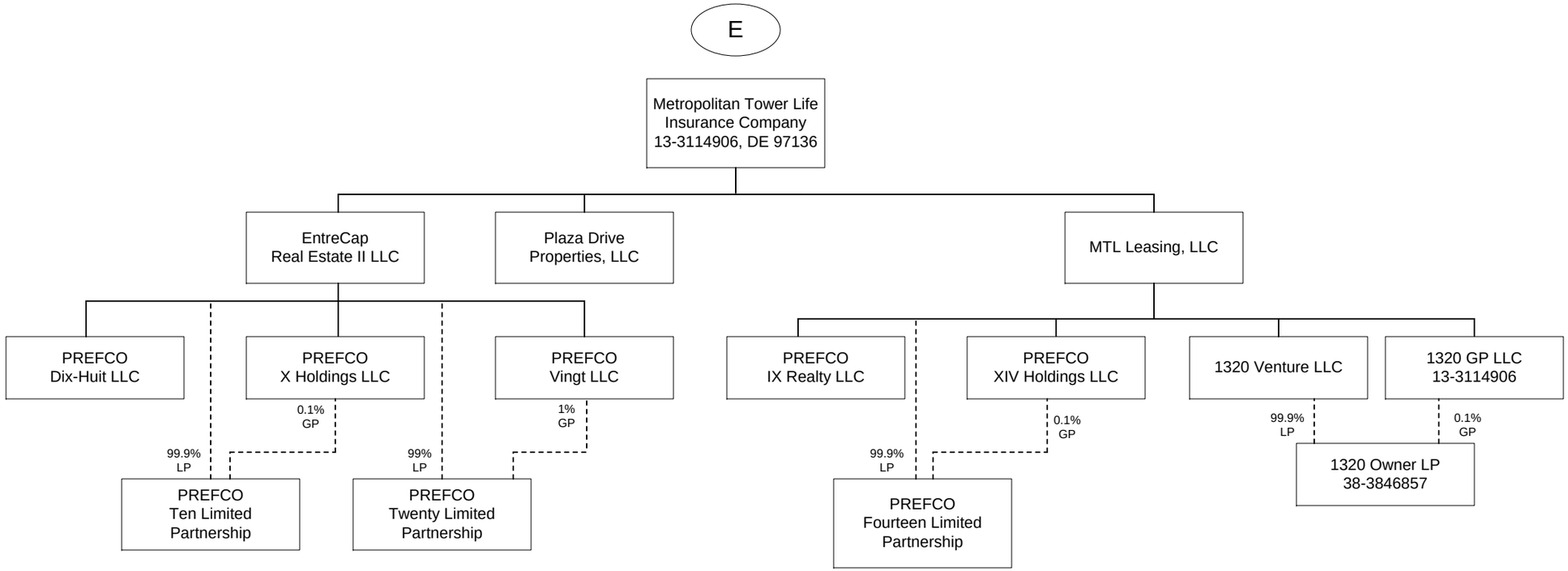
PART 1 - ORGANIZATIONAL CHART



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

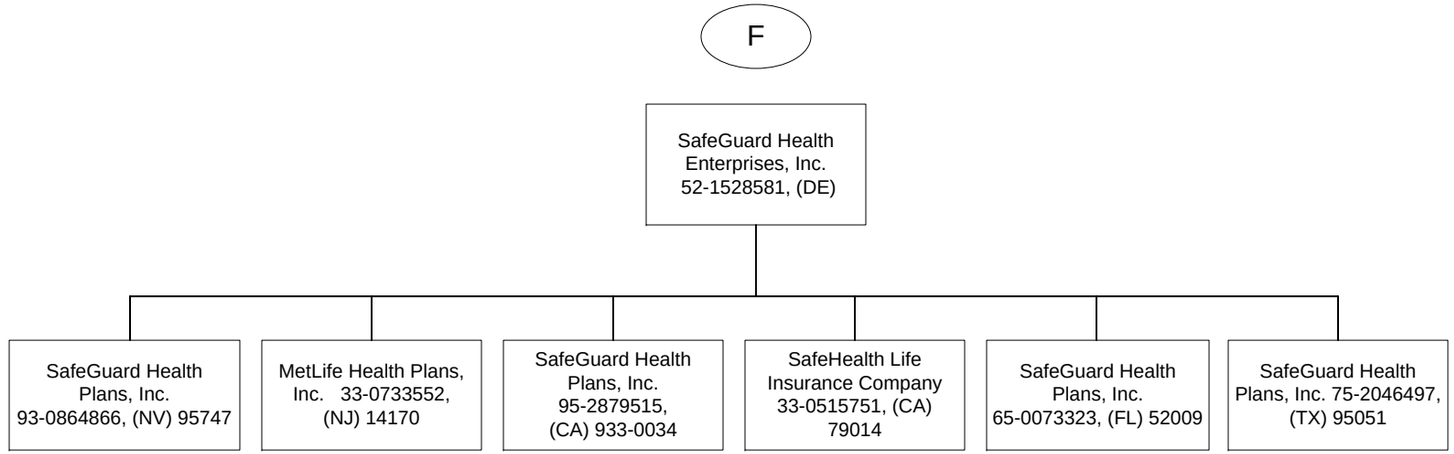
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



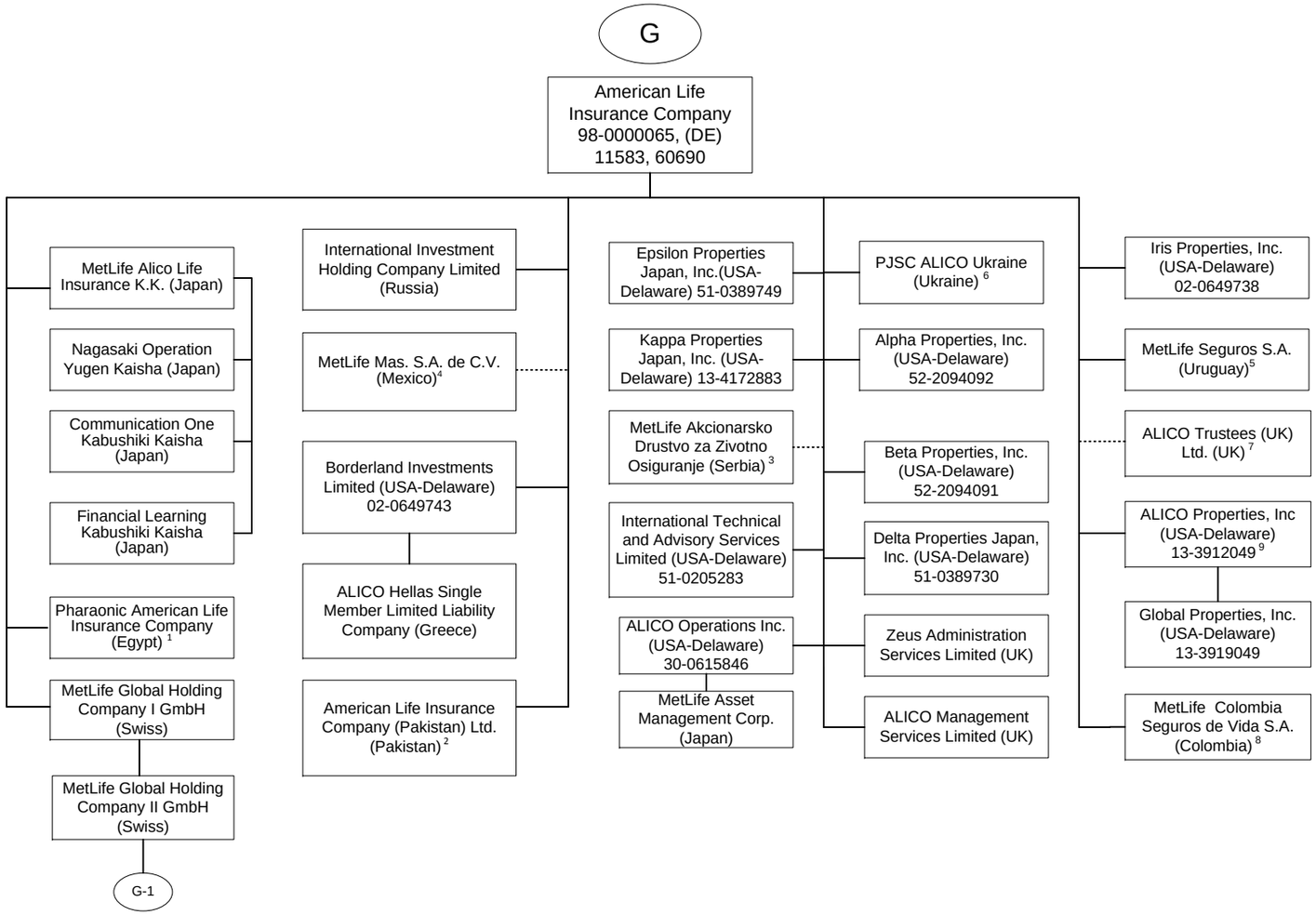
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

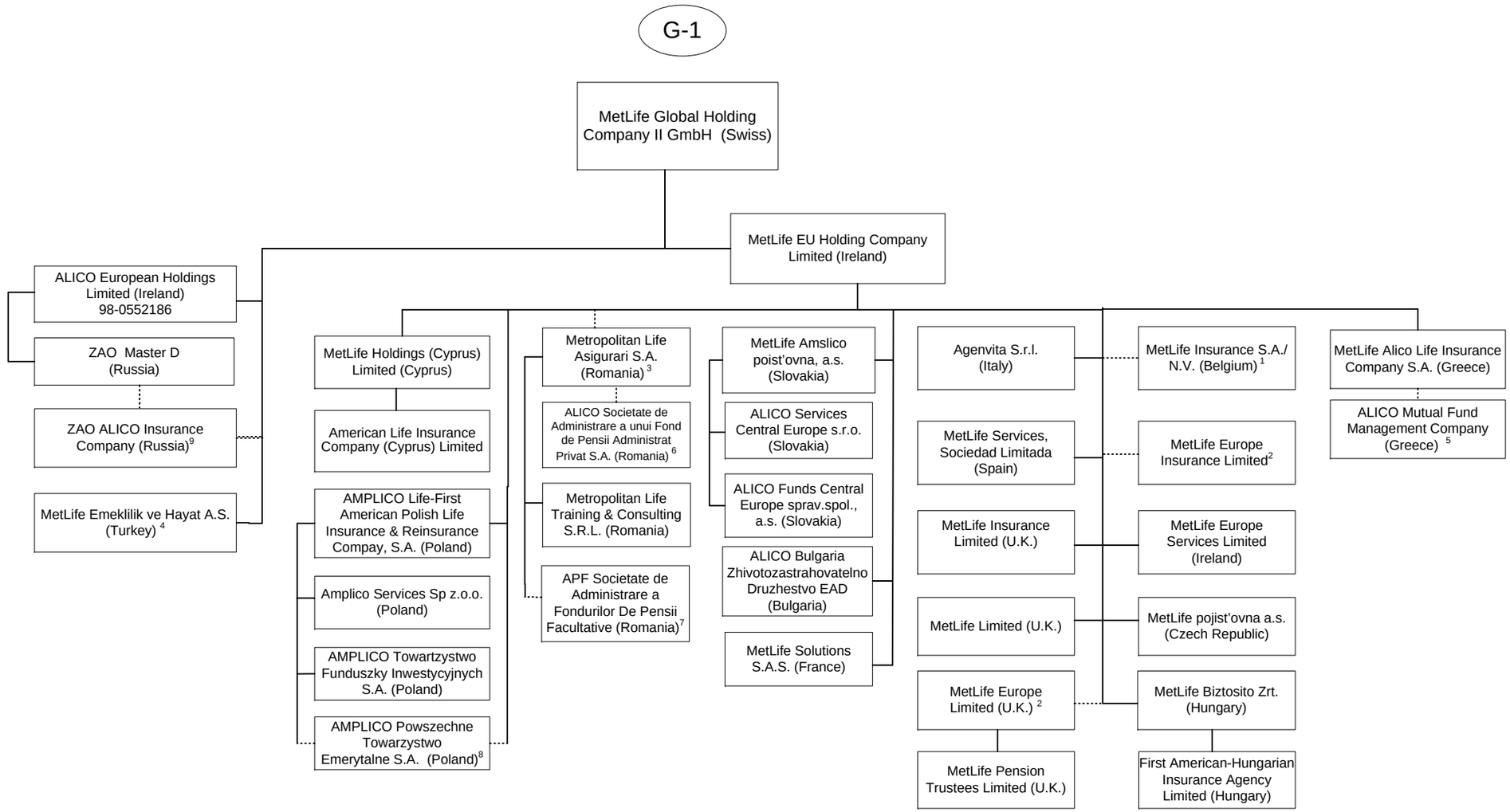
PART 1 - ORGANIZATIONAL CHART



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 99.98% of MetLife Akcionarsko Drustvo za Zivotno Osiguranje is owned by American Life Insurance Company and the remaining .02% is owned by International Technical and Advisory Services Limited.
4 99.9997546% MetLife Mas S.A. de C.V. is owned by American Life Insurance Company and .0002454% is owned by International Technical and Advisory Services Limited.
5 74.9187% MetLife Seguros de Vida S.A. de C.V. is owned by American Life Insurance Company , 25.0798% is owned by MetLife, Inc. and 0.0015% by third party (Oscar Schmidt).
6 99.9988% PJSC ALICO Ukraine is owned by American Life Insurance Company, .0006% is owned by International Technical and Advisory Services Limited and the remaining .0006% is owned by Borderland Investments Limited.
7 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.
8 94.9899823% of MetLife Colombia Seguros de Vida S.A. is owned by American Life Insurance Company, 5.0100106% is owned by International Technical and Advisory Services Limited and the remaining interests are owned by third parties.
9 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

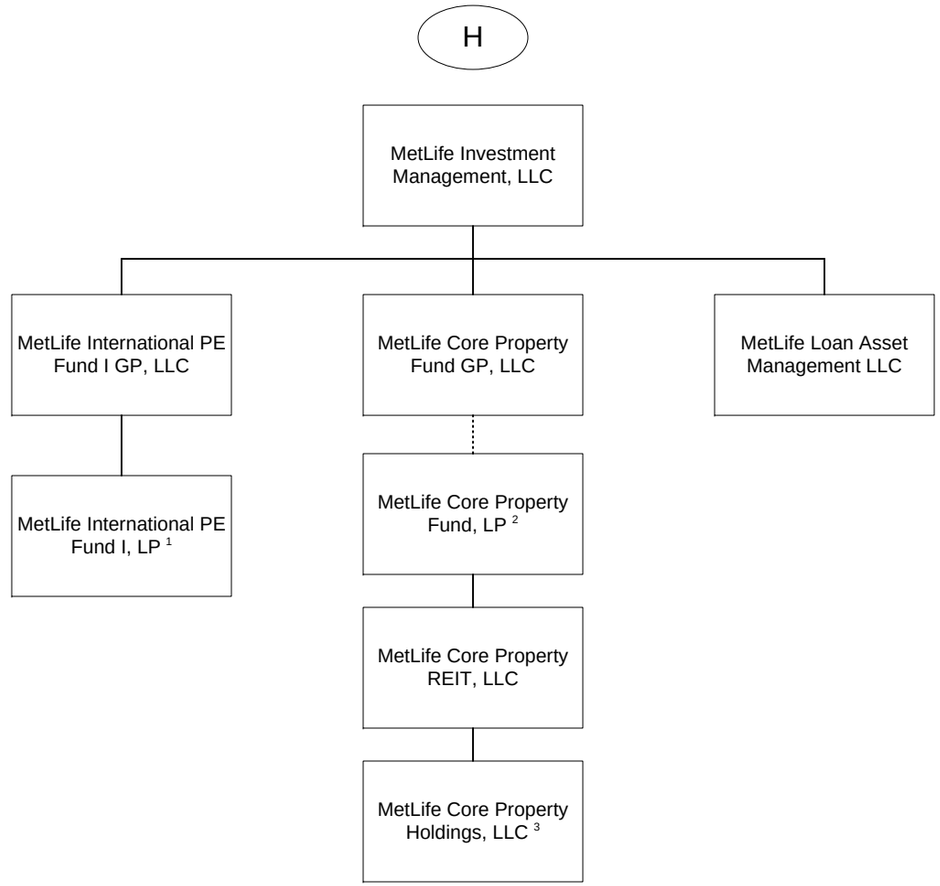
PART 1 - ORGANIZATIONAL CHART



1 99.999% of MetLife Insurance S.A./N.V. is owned by MetLife EU Holding Company Limited and .001% is owned by Natiloportem Holdings, Inc.
2 American Life Insurance Company holds a 7% interest in this entity.
3 99.9982018% of Metropolitian Life Asigurari S.A. is owned by MetLife EU Holding Company Limited and the remaining .0017982% is owned by International Technical and Advisory Services Limited.
4 99.9788% of MetLife Emeklilik ve Hayat A.S. is owned by American Life Insurance company and the remaining by third parties.
5 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.
6 99.9748% of ALICO Societate de Administrare a uni Fond de Pensii Administrat Privat S.A. is owned by Metropolitian Life Asigurari S.A. Romania and .0252% by Amplico Services Sp z.o.o.
7 99.99% of APF Societate de Administrare a Fondurilor De Pensii Facultative is owned by Metropolitian Life Asigurari S.A. Romania and 0.0001% is owned by International Technical and Advisory Services Limited.
8 50% of AMPLICO Powszechne Towarzystwo Emerytalne S.A. is owned by MetLife EU Holding Company Limited.
9 ZAO Master D (Russia) owns 51% of ZAO ALICO Insurance Company (Russia) and MetLife Global Holding Company II GmbH owns the other 49%.

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

PART 1 - ORGANIZATIONAL CHART



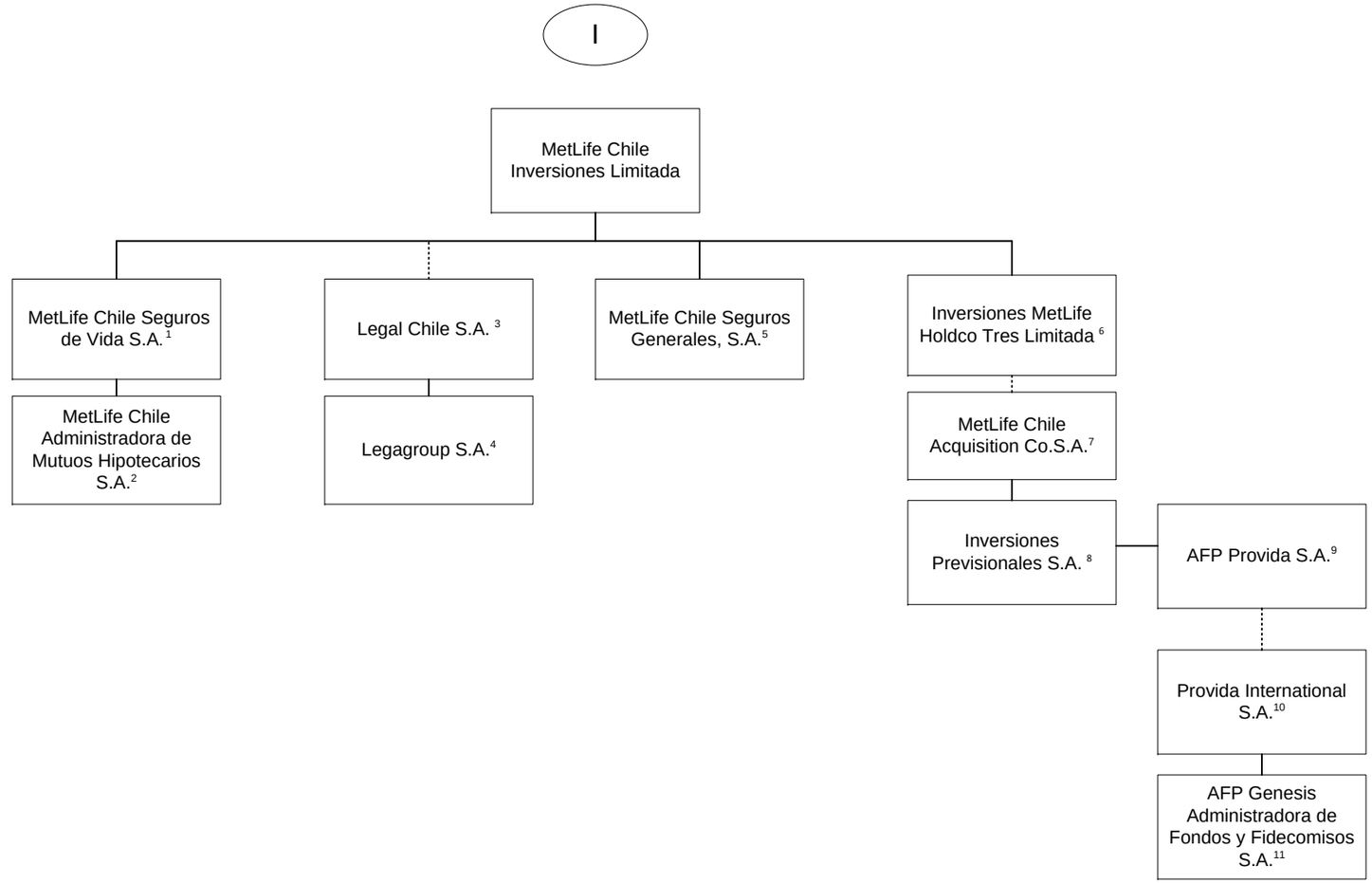
1 92.5935% of the Limited partnership interests of this entity is owned by MetLife Alico Life Insurance K.K, 4.115% is owned by MetLife Mexico S.A., 2.716% by MetLife Limited (Hong Kong) and the remaining 0.576% is owned by Metropolitan Life Insurance Company of Hong Kong Limited.

2 MetLife Core Property Fund GP, LLC is the general partner of MetLife Core Property Fund, LP (the "Fund"). A substantial majority of the limited partnership interests in the Fund are held by third parties. The following affiliates hold a minority share of the limited partnership interests in the Fund: Metropolitan Life Insurance Company owns 23.7%, General American Life Insurance Company owns 0.1% and MetLife Insurance Company of Connecticut owns 0.2%.

3 MetLife Core Property Holdings, LLC holds the following single-property limited liability companies: MCP 7 Riverway, LLC, MCP SoCal Industry- Redondo, LLC, MCP SoCal Industrial-Springdale, LLC, MCP SoCal Industrial-Concourse, LLC, MCP SoCal Industrial-Kellwood, LLC, MCP SoCal Industrial-Bernado, LLC, MCP SoCal Industrial-Canyon, LLC, MCP SoCal Industrial-Anaheim, LLC, MCP SoCal Industrial-LAX, LLC, MCP SoCal Industrial-Fullerton, LLC, MCP SoCal Industrial-Ontario, LLC, MCP SoCal Industrial-Loker, LLC, MCP Paragon Point, LLC, MCP 4600 South Syracuse, LLC, MCP The Palms Doral, LLC, MCP Waterfront Atrium, LLC, MCP EnV Chicago, LLC,MCP 100 Congress, LLC, MCP 1900 McKinney, LLC, MCP 550 West Washington, LLC, MCP Main Street Village, LLC, MCP Lodge At Lakecrest, LLC and MCP Ashton South End, LLC

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

PART 1 - ORGANIZATIONAL CHART



1 99.9969% is held by MetLife Chile Inversiones Limitada and .0031% by International Technical and Advisory Services Limited.
2 99.99% is held by MetLife Chile Seguros de Vida S.A. and .01% by MetLife Chile Inversiones Limitada.
3 51% of Legal Chile S.A. is owned by MetLife Chile Inversiones Limitada and the remainder by a third party.
4 99% of Legagroup S.A. is owned by Legal Chile S.A. and the remainder by a third party.
5 99.9% of MetLife Chile Seguros Generales, S.A. is owned by MetLife Chile Inversiones Limitada and 0.1% by International Technical and Advisory Services Limited..
6 99.9% of Inversiones MetLife Holdco Tres Limitada is owned by MetLife Chile Inversiones Limitada and 0.1% is owned by Inversiones MetLife Holdco Dos Limitada.
7 45% of MetLife Chile Acquisition Co. S.A. is owned by Inversiones MetLife Holdco Dos Limitada, 45% owned by Inversiones MetLife Holdco Tres Limitada and 10% by MetLife Chile Inversiones Limitada.
8 99.999% of Inversiones Previsionales S.A. is owned by MetLife Chile Acquisition Co. S.A. and .001% is owned by Inversiones MetLife Holdco Tres Limitada.
9 51.62% of AFP Provida S.A. is owned by Inversiones Previsionales S.A., 21.97% is owned indirectly (by means of American Depository Receipt) by MetLife Chile Acquisition Co. S.A., 17.79% is owned directly by MetLife Chile Acquisition Co. S.A. and the remainder by third parties.
10 99.99% of Provida Internacional S.A. is owned by AFP Provida S.A. and .01% by Inversiones Previsionales S.A.
11 99.9997% of AFP Genesis Administradora de Fondos y Fidecomisos S.A. is owned by Provida Internacional S.A. and .0003% by Inversiones Previsionales S.A.

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 European Union for European Union-affiliated members.

2013 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	100
Schedule A–Part 1	E01
Schedule A–Part 2	E02
Schedule A–Part 3	E03
Schedule A–Verification Between Years	SI02
Schedule B–Part 1	E04
Schedule B–Part 2	E05
Schedule B–Part 3	E06
Schedule B–Verification Between Years	SI02
Schedule BA–Part 1	E07
Schedule BA–Part 2	E08
Schedule BA–Part 3	E09
Schedule BA–Verification Between Years	SI03
Schedule D–Part 1	E10
Schedule D–Part 1A–Section 1	SI05
Schedule D–Part 1A–Section 2	SI08
Schedule D–Part 2–Section 1	E11
Schedule D–Part 2–Section 2	E12
Schedule D–Part 3	E13
Schedule D–Part 4	E14
Schedule D–Part 5	E15
Schedule D–Part 6–Section 1	E16
Schedule D–Part 6–Section 2	E16
Schedule D–Summary By Country	SI04
Schedule D–Verification Between Years	SI03
Schedule DA–Part 1	E17
Schedule DA–Verification Between Years	SI10
Schedule DB–Part A–Section 1	E18
Schedule DB–Part A–Section 2	E19
Schedule DB–Part A–Verification Between Years	SI11
Schedule DB–Part B–Section 1	E20
Schedule DB–Part B–Section 2	E21
Schedule DB–Part B–Verification Between Years	SI11
Schedule DB–Part C–Section 1	SI12
Schedule DB–Part C–Section 2	SI13
Schedule DB–Part D-Section 1	E22
Schedule DB–Part D-Section 2	E23
Schedule DB–Verification	SI14
Schedule DL–Part 1	E24
Schedule DL–Part 2	E25
Schedule E–Part 1–Cash	E26
Schedule E–Part 2–Cash Equivalents	E27
Schedule E–Part 3–Special Deposits	E28
Schedule E–Verification Between Years	SI15
Schedule F–Part 1	20
Schedule F–Part 2	21
Schedule F–Part 3	22
Schedule F–Part 4	23
Schedule F–Part 5	24
Schedule F–Part 6-Section 1	25
Schedule F–Part 6-Section 2	26
Schedule F–Part 7	27
Schedule F–Part 8	28
Schedule F–Part 9	29
Schedule H–Accident and Health Exhibit–Part 1	30
Schedule H–Part 2, Part 3 and Part 4	31
Schedule H–Part 5–Health Claims	32
Schedule P–Part 1–Summary	33
Schedule P–Part 1A–Homeowners/Farmowners	35
Schedule P–Part 1B–Private Passenger Auto Liability/Medical	36
Schedule P–Part 1C–Commercial Auto/Truck Liability/Medical	37
Schedule P–Part 1D–Workers' Compensation (Excluding Excess Workers Compensation)	38
Schedule P–Part 1E–Commercial Multiple Peril	39
Schedule P–Part 1F–Section 1–Medical Professional Liability–Occurrence	40
Schedule P–Part 1F–Section 2–Medical Professional Liability–Claims-Made	41
Schedule P–Part 1G-Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	42
Schedule P–Part 1H–Section 1–Other Liability–Occurrence	43
Schedule P–Part 1H–Section 2–Other Liability–Claims-Made	44
Schedule P–Part 1I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P–Part 1J–Auto Physical Damage	46
Schedule P–Part 1K–Fidelity/Surety	47
Schedule P–Part 1L–Other (Including Credit, Accident and Health)	48
Schedule P-Part 1M-International	49
Schedule P–Part 1N–Reinsurance – Nonproportional Assumed Property	50
Schedule P–Part 1O–Reinsurance – Nonproportional Assumed Liability	51
Schedule P–Part 1P–Reinsurance – Nonproportional Assumed Financial Lines	52
Schedule P–Part 1R–Section 1–Products Liability–Occurrence	53
Schedule P–Part 1R–Section 2–Products Liability–Claims–Made	54
Schedule P–Part 1S–Financial Guaranty/Mortgage Guaranty	55
Schedule P–Part 1T–Warranty	56
Schedule P–Part 2, Part 3 and Part 4 - Summary	34
Schedule P–Part 2A–Homeowners/Farmowners	57
Schedule P–Part 2B–Private Passenger Auto Liability/Medical	57
Schedule P–Part 2C–Commercial Auto/Truck Liability/Medical	57
Schedule P–Part 2D–Workers' Compensation (Excluding Excess Workers Compensation)	57
Schedule P–Part 2E–Commercial Multiple Peril	57
Schedule P–Part 2F–Section 1–Medical Professional Liability–Occurrence	58
Schedule P–Part 2F–Section 2–Medical Professional Liability–Claims–Made	58
Schedule P–Part 2G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	58
Schedule P–Part 2H–Section 1–Other Liability–Occurrence	58
Schedule P–Part 2H–Section 2–Other Liability–Claims–Made	58
Schedule P–Part 2I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	59
Schedule P–Part 2J–Auto Physical Damage	59
Schedule P–Part 2K–Fidelity, Surety	59
Schedule P–Part 2L–Other (Including Credit, Accident and Health)	59
Schedule P–Part 2M–International	59
Schedule P–Part 2N–Reinsurance – Nonproportional Assumed Property	60
Schedule P–Part 2O–Reinsurance – Nonproportional Assumed Liability	60
Schedule P–Part 2P–Reinsurance – Nonproportional Assumed Financial Lines	60
Schedule P–Part 2R–Section 1–Products Liability–Occurrence	61
Schedule P–Part 2R–Section 2–Products Liability–Claims-Made	61
Schedule P–Part 2S–Financial Guaranty/Mortgage Guaranty	61
Schedule P–Part 2T–Warranty	61
Schedule P–Part 3A–Homeowners/Farmowners	62
Schedule P–Part 3B–Private Passenger Auto Liability/Medical	62
Schedule P–Part 3C–Commercial Auto/Truck Liability/Medical	62
Schedule P–Part 3D–Workers' Compensation (Excluding Excess Workers Compensation)	62
Schedule P–Part 3E–Commercial Multiple Peril	62
Schedule P–Part 3F–Section 1 –Medical Professional Liability–Occurrence	63
Schedule P–Part 3F–Section 2–Medical Professional Liability–Claims-Made	63
Schedule P–Part 3G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	63
Schedule P–Part 3H–Section 1–Other Liability–Occurrence	63
Schedule P–Part 3H–Section 2–Other Liability–Claims-Made	63
Schedule P–Part 3I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	64
Schedule P–Part 3J–Auto Physical Damage	64
Schedule P–Part 3K–Fidelity/Surety	64
Schedule P–Part 3L–Other (Including Credit, Accident and Health)	64
Schedule P–Part 3M–International	64
Schedule P–Part 3N–Reinsurance – Nonproportional Assumed Property	65
Schedule P–Part 3O–Reinsurance – Nonproportional Assumed Liability	65
Schedule P–Part 3P–Reinsurance – Nonproportional Assumed Financial Lines	65
Schedule P–Part 3R–Section 1–Products Liability–Occurrence	66
Schedule P–Part 3R–Section 2–Products Liability–Claims-Made	66
Schedule P–Part 3S–Financial Guaranty/Mortgage Guaranty	66
Schedule P–Part 3T–Warranty	66
Schedule P–Part 4A–Homeowners/Farmowners	67
Schedule P–Part 4B–Private Passenger Auto Liability/Medical	67
Schedule P–Part 4C–Commercial Auto/Truck Liability/Medical	67
Schedule P–Part 4D–Workers' Compensation (Excluding Excess Workers Compensation)	67
Schedule P–Part 4E–Commercial Multiple Peril	67
Schedule P–Part 4F–Section 1–Medical Professional Liability–Occurrence	68
Schedule P–Part 4F–Section 2–Medical Professional Liability–Claims-Made	68
Schedule P–Part 4G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	68
Schedule P–Part 4H–Section 1–Other Liability–Occurrence	68
Schedule P–Part 4H–Section 2–Other Liability–Claims-Made	68
Schedule P–Part 4I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	69
Schedule P–Part 4J–Auto Physical Damage	69
Schedule P–Part 4K–Fidelity/Surety	69
Schedule P–Part 4L–Other (Including Credit, Accident and Health)	69
Schedule P–Part 4M–International	69
Schedule P–Part 4N–Reinsurance – Nonproportional Assumed Property	70
Schedule P–Part 4O–Reinsurance – Nonproportional Assumed Liability	70
Schedule P–Part 4P–Reinsurance – Nonproportional Assumed Financial Lines	70
Schedule P–Part 4R–Section 1–Products Liability–Occurrence	71
Schedule P–Part 4R–Section 2–Products Liability–Claims-Made	71
Schedule P–Part 4S–Financial Guaranty/Mortgage Guaranty	71
Schedule P–Part 4T–Warranty	71
Schedule P–Part 5A–Homeowners/Farmowners	72
Schedule P–Part 5B–Private Passenger Auto Liability/Medical	73
Schedule P–Part 5C–Commercial Auto/Truck Liability/Medical	74
Schedule P–Part 5D–Workers' Compensation (Excluding Excess Workers Compensation)	75
Schedule P–Part 5E–Commercial Multiple Peril	76
Schedule P–Part 5F–Medical Professional Liability–Claims-Made	78
Schedule P–Part 5F–Medical Professional Liability–Occurrence	77
Schedule P–Part 5H–Other Liability–Claims-Made	80
Schedule P–Part 5H–Other Liability–Occurrence	79
Schedule P–Part 5R–Products Liability–Claims-Made	82
Schedule P–Part 5R–Products Liability–Occurrence	81
Schedule P–Part 5T–Warranty	83
Schedule P–Part 6C–Commercial Auto/Truck Liability/Medical	84
Schedule P–Part 6D–Workers' Compensation (Excluding Excess Workers Compensation)	84
Schedule P–Part 6E–Commercial Multiple Peril	85
Schedule P–Part 6H–Other Liability–Claims-Made	86
Schedule P–Part 6H–Other Liability–Occurrence	85
Schedule P–Part 6M–International	86
Schedule P–Part 6N–Reinsurance – Nonproportional Assumed Property	87
Schedule P–Part 6O–Reinsurance – Nonproportional Assumed Liability	87
Schedule P–Part 6R–Products Liability–Claims-Made	88
Schedule P–Part 6R–Products Liability–Occurrence	88
Schedule P–Part 7A–Primary Loss Sensitive Contracts	89
Schedule P–Part 7B–Reinsurance Loss Sensitive Contracts	91
Schedule P Interrogatories	93
Schedule T–Exhibit of Premiums Written	94
Schedule T–Part 2–Interstate Compact	95
Schedule Y–Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule Y–Detail of Insurance Holding Company System	97
Schedule Y–Part 2–Summary of Insurer's Transactions With Any Affiliates	98
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	99
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11