26298201420100100

ANNUAL STATEMENT

For the Year Ended December 31, 2014
of the Condition and Affairs of the

Metropolitan Property and Casualty Insurance Company

NAIC Group Code.....241, 241 (Current Period) (Prior Period) NAIC Company Code..... 26298 Employer's ID Number..... 13-2725441

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

Incorporated/Organized..... August 31, 1972 Commenced Business..... December 8, 1972

Statutory Home Office 700 Quaker Lane..... Warwick ..... RI ..... US 02886-6669
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 700 Quaker Lane..... Warwick ..... RI ..... US..... 02886-6669 401-827-2400
(Street and Number) (City or Town, State, Country and Zip Code) (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 800-638-4208
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.metlife.com

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

Michael John Bednarick	Vice President	Susan Ann Buffum	Vice President
Charles Phillip Cavas	Associate General Counsel	Michael Frederick Convery	Vice President
Darla Ann Finchum	Vice President	Barbara Jean Furr	Vice President
Paul Edward Gavin	Vice President	Pamela Gammell Hallagan #	Vice President
Lise Ann Hasegawa	Vice President	Scott David Kuczmarski	Vice President
Richard Paul Lonardo	Vice President	Robert Francis Lundgren	Vice President
Jason Phillip Manske #	Senior Vice President and Chief Hedging Officer	Barry Gregory Morphis	Vice President
Michael Valentine Neubauer	Vice President	Mick Lloyd Noland	Vice President
Robert Francis Nostramo	Vice President and General Counsel	Brenda Ann Perkins	Vice President
Michael Joseph Romano	Vice President	Joseph Urba Rupp Jr.	Vice President
Donald Gerard Sullivan	Vice President	Michael Clifford Walsh	Vice President

DIRECTORS OR TRUSTEES

Todd Brian Katz	Maria Regina Morris	Kishore Ponnavolu	Kevin Stanley Redgate
Stanley Jeffery Talbi #	Michael Clifford Walsh		

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

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

(Signature)	(Signature)	(Signature)
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 2nd day of February 2015

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

Deborah L. Masterson
Notary
June 24, 2017

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)	3,039,121,478	0	3,039,121,478	3,083,881,570
2. Stocks (Schedule D):				
2.1 Preferred stocks	161,401,754	0	161,401,754	140,922,440
2.2 Common stocks	868,890,507	1,305,880	867,584,627	823,410,103
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)	202,733	0	202,733	240,380
4.2 Properties held for the production of income (less $............0 encumbrances)	9,741,355	0	9,741,355	9,917,063
4.3 Properties held for sale (less $..........0 encumbrances)	0	0	0	0
5. Cash ($.....(86,784,679), Schedule E-Part 1), cash equivalents ($..........0, Schedule E-Part 2) and short-term investments ($..........0, Schedule DA)	(86,784,679)	0	(86,784,679)	(96,599,862)
6. Contract loans (including $..........0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	1,723,768	0	1,723,768	128,103
8. Other invested assets (Schedule BA)	116,783,387	0	116,783,387	98,158,047
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	2,196	0	2,196	2,196
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,111,082,499	1,305,880	4,109,776,619	4,060,060,040
13. Title plants less $..........0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	42,078,035	0	42,078,035	42,247,125
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	21,732,224	5,125,608	16,606,616	18,435,903
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	995,909,206	0	995,909,206	915,398,497
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,145,419	1,725,241	4,420,178	4,980,732
16.2 Funds held by or deposited with reinsured companies	114,399	0	114,399	119,294
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	400,323	0	400,323	0
18.2 Net deferred tax asset	141,295,830	4	141,295,826	132,780,508
19. Guaranty funds receivable or on deposit	1,160,668	0	1,160,668	1,152,975
20. Electronic data processing equipment and software	24,075,844	24,075,844	0	0
21. Furniture and equipment, including health care delivery assets ($..........0)	2,620,232	2,620,232	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care ($..........0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	357,516,899	23,667,933	333,848,966	324,495,220
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,704,131,578	58,520,742	5,645,610,836	5,499,670,294
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. TOTALS (Lines 26 and 27)	5,704,131,578	58,520,742	5,645,610,836	5,499,670,294
DETAILS OF WRITE-INS				
1101. Recoverable on CJV Foriegn Tax Reclaim	2,196	0	2,196	2,196
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)	2,196	0	2,196	2,196
2501. COLI	307,551,962	0	307,551,962	299,593,887
2502. DAC Taxes Receivable	0	0	0	1,061
2503. Deferred Assets	(1)	(1)	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	49,964,938	23,667,934	26,297,004	24,900,272
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	357,516,899	23,667,933	333,848,966	324,495,220

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,221,037,430	1,250,888,302
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	54,797	10,820
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	289,542,087	301,849,573
4.	Commissions payable, contingent commissions and other similar charges	45,094,570	44,121,578
5.	Other expenses (excluding taxes, licenses and fees)	30,886,144	81,199,444
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	16,359,976	14,217,469
7.1	Current federal and foreign income taxes (including $..........0 on realized capital gains (losses))	0	22,127,520
7.2	Net deferred tax liability	0	0
8.	Borrowed money $..........0 and interest thereon $..........0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....19,940,889 and including warranty reserves of $..........0 and accrued accident and health experience rating refunds including $..........0 for medical loss ratio rebate per the Public Health Service Act)	1,572,445,587	1,506,231,254
10.	Advance premium	29,050,674	26,699,703
11.	Dividends declared and unpaid:		
	11.1 Stockholders	502,320	507,552
	11.2 Policyholders	1,200,000	2,100,000
12.	Ceded reinsurance premiums payable (net of ceding commissions)	7,422,368	9,260,497
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,268	3,966
14.	Amounts withheld or retained by company for account of others	92,110	(177,721)
15.	Remittances and items not allocated	1,085,224	2,349,807
16.	Provision for reinsurance (including $..........0 certified) (Schedule F, Part 8)	42,156	27,319
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	22,426,764	5,230,044
20.	Derivatives	23,718	1,051,688
21.	Payable for securities	15,456,490	1,870
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	4,931,566	7,108,273
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	3,257,655,249	3,274,808,958
27.	Protected cell liabilities	0	0
28.	Total liabilities (Lines 26 and 27)	3,257,655,249	3,274,808,958
29.	Aggregate write-ins for special surplus funds	0	0
30.	Common capital stock	3,000,000	3,000,000
31.	Preferred capital stock	315,000,000	315,000,000
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	1,101,058,128	1,088,693,363
35.	Unassigned funds (surplus)	968,897,459	818,167,973
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)	2,387,955,587	2,224,861,336
38.	TOTALS (Page 2, Line 28, Col. 3)	5,645,610,836	5,499,670,294

DETAILS OF WRITE-INS

2501.	Deferred Gain	43,010	1,964,660
2502.	Accrued Interest Payable	0	519,229
2503.	Guaranty Fund Accrued Liability	1,485,027	1,485,027
2598.	Summary of remaining write-ins for Line 25 from overflow page	3,403,529	3,139,357
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	4,931,566	7,108,273
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)	3,399,439,288	3,251,415,124
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	1,956,318,627	1,896,704,742
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	331,433,903	339,077,883
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	937,738,132	889,284,144
5.	Aggregate write-ins for underwriting deductions	0	41,357
6.	Total underwriting deductions (Lines 2 through 5)	3,225,490,662	3,125,108,126
7.	Net income of protected cells	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	173,948,626	126,306,998
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	168,887,335	174,368,724
10.	Net realized capital gains (losses) less capital gains tax of $.....(654,333) (Exhibit of Capital Gains (Losses))	6,354,835	26,456,830
11.	Net investment gain (loss) (Lines 9 + 10)	175,242,170	200,825,554
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $..........0 amount charged off $.....6,159,926)	(6,159,926)	(6,187,480)
13.	Finance and service charges not included in premiums	5,068,266	5,609,376
14.	Aggregate write-ins for miscellaneous income	238,250	5,603,674
15.	Total other income (Lines 12 through 14)	(853,410)	5,025,570
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	348,337,386	332,158,122
17.	Dividends to policyholders	(462,203)	146,605
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)	348,799,589	332,011,517
19.	Federal and foreign income taxes incurred	95,263,633	66,205,492
20.	Net income (Line 18 minus Line 19) (to Line 22)	253,535,956	265,806,025
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,224,861,336	1,987,278,987
22.	Net income (from Line 20)	253,535,956	265,806,025
23.	Net transfers (to) from Protected Cell accounts	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....(1,162,742)	44,123,655	34,859,470
25.	Change in net unrealized foreign exchange capital gain (loss)	(200,982)	137,951
26.	Change in net deferred income tax	(11,805,111)	(17,557,157)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	21,051,109	105,483,047
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(14,837)	56,115
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	12,364,765	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	(203,996,265)	(104,053,140)
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	48,035,961	(47,149,962)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	163,094,251	237,582,349
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,387,955,587	2,224,861,336

DETAILS OF WRITE-INS

0501.	Private Passenger Auto North Carolina Escrow Expense	0	41,357
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	41,357
1401.	Cash Surrender Value of COLI	7,957,014	7,913,833
1402.	Group Property and Casualty - Misc. Other Commission	216	2,638
1403.	Quota Share - Dividends, Write-Offs, Payment Fees	(7,325,970)	(2,282,690)
1498.	Summary of remaining write-ins for Line 14 from overflow page	(393,010)	(30,107)
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	238,250	5,603,674
3701.	SSAP 92 Postretirement and SSAP 102 Pension Adoption Transition Impact (Net of Tax)	34,696,351	(34,696,351)
3702.	Prepaid Benefit Cost Adjustment Impact	80,037,000	(80,037,000)
3703.	Amortization of Unrecognized Items (Prior Service Cost and Unreconginized Losses) Adj. Impact (Net of Tax)	(15,002,651)	15,002,650
3798.	Summary of remaining write-ins for Line 37 from overflow page	(51,694,739)	52,580,739
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above)	48,035,961	(47,149,962)

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	3,386,282,632	3,283,974,684
2.	Net investment income	174,003,584	173,295,930
3.	Miscellaneous income	(853,410)	5,025,570
4.	Total (Lines 1 through 3)	3,559,432,806	3,462,296,184
5.	Benefit and loss related payments	1,985,119,798	1,906,657,926
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,280,649,054	1,203,590,404
8.	Dividends paid to policyholders	437,797	146,605
9.	Federal and foreign income taxes paid (recovered) net of $.....(1,387,361) tax on capital gains (losses)	117,504,092	5,827,736
10.	Total (Lines 5 through 9)	3,383,710,741	3,116,222,671
11.	Net cash from operations (Line 4 minus Line 10)	175,722,064	346,073,513
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	758,810,321	781,658,949
	12.2 Stocks	4,183,941	13,924,633
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	4,871,647
	12.5 Other invested assets	34,597,303	111,216,002
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	77,376	41,323
	12.7 Miscellaneous proceeds	15,454,620	5,867
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	813,123,561	911,718,421
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	729,013,008	1,060,008,536
	13.2 Stocks	15,000,000	14,623,851
	13.3 Mortgage loans	0	0
	13.4 Real estate	22,092	9,991,767
	13.5 Other invested assets	51,173,474	52,977,164
	13.6 Miscellaneous applications	50,214	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	795,258,788	1,137,601,318
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)	17,864,773	(225,882,897)
	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	204,001,497	104,074,070
	16.6 Other cash provided (applied)	20,229,842	(10,215,757)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(183,771,655)	(114,289,827)
	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)	9,815,182	5,900,789
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	(96,599,862)	(102,500,651)
	19.2 End of year (Line 18 plus Line 19.1)	(86,784,679)	(96,599,862)

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

20.0001		0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,270,232	3,292,422	2,516,674	5,045,981
2.	Allied lines	(85,979)	(40,011)	(41,665)	(84,325)
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	1,114,696,528	582,409,923	599,510,122	1,097,596,328
5.	Commercial multiple peril	26,596	0	23,035	3,561
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	33,595,932	16,998,190	17,190,794	33,403,328
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	13,293,058	7,163,931	6,963,752	13,493,237
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	15,484,493	1,238,559	1,292,517	15,430,535
16.	Workers' compensation	101,848	52,651	54,659	99,840
17.1	Other liability - occurrence	46,265,986	23,834,631	23,781,283	46,319,334
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1, 19.2	Private passenger auto liability	1,308,861,858	514,039,440	537,642,911	1,285,258,386
19.3, 19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	929,143,069	357,241,505	383,511,490	902,873,083
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	14	14	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	3,465,653,620	1,506,231,254	1,572,445,587	3,399,439,288

DETAILS OF WRITE-INS

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	2,516,674	0	0	0	2,516,674
2.	Allied lines	(41,665)	0	0	0	(41,665)
3.	Farmowners multiple peril	0	0	0	0	0
4.	Homeowners multiple peril	599,510,122	0	0	0	599,510,122
5.	Commercial multiple peril	23,035	0	0	0	23,035
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	17,190,794	0	0	0	17,190,794
10.	Financial guaranty	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0
12.	Earthquake	6,963,752	0	0	0	6,963,752
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	1,292,517	0	0	0	1,292,517
16.	Workers' compensation	54,659	0	0	0	54,659
17.1	Other liability - occurrence	23,736,464	0	0	44,819	23,781,283
17.2	Other liability - claims-made	0	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	537,642,911	0	0	0	537,642,911
19.3, 19.4	Commercial auto liability	0	0	0	0	0
21.	Auto physical damage	383,511,490	0	0	0	383,511,490
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	0	0	0	0	0
24.	Surety	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	0	0	14	14
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	1,572,400,754	0	0	44,833	1,572,445,587
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					1,572,445,587

DETAILS OF WRITE-INS

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

(a) State here basis of computation used in each case:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire	6,225,299	141,418	0	0	2,096,485	4,270,232
2.	Allied lines	12,028,947	308,064	0	0	12,422,990	(85,979)
3.	Farmowners multiple peril	0	0	0	0	0	0
4.	Homeowners multiple peril	676,806,666	469,167,248	0	0	31,277,386	1,114,696,528
5.	Commercial multiple peril	10,165	16,508	0	0	77	26,596
6.	Mortgage guaranty	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0
9.	Inland marine	19,800,914	14,302,488	0	0	507,470	33,595,932
10.	Financial guaranty	0	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0
12.	Earthquake	7,177,021	6,404,028	0	0	287,991	13,293,058
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	15,484,493	0	0	0	0	15,484,493
16.	Workers' compensation	56,558	45,290	0	0	0	101,848
17.1	Other liability - occurrence	40,316,282	7,129,088	(4,438)	0	1,174,946	46,265,986
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	361,712,642	964,585,268	9,623,542	0	27,059,594	1,308,861,858
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0
21.	Auto physical damage	270,414,079	665,095,125	929	0	6,367,063	929,143,069
22.	Aircraft (all perils)	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0
29.	International	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	1,410,033,065	2,127,194,525	9,620,033	0	81,194,003	3,465,653,620

DETAILS OF WRITE-INS

		1	2	3	4	5	6
3401.		0	0	0	0	0	0
3402.		0	0	0	0	0	0
3403.		0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
	Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	2,535,467	46,222	0	2,581,689	2,115,717	1,747,640	2,949,767	58.5
2.	Allied lines	2,870,951	38,489	2,948,112	(38,672)	283,423	325,203	(80,452)	95.4
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	368,113,576	291,336,070	3,214,250	656,235,396	201,074,997	209,497,303	647,813,090	59.0
5.	Commercial multiple peril	0	0	0	0	2,192	0	2,192	61.6
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	5,998,314	5,283,126	7,636	11,273,804	4,543,373	4,071,710	11,745,467	35.2
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	1,345,620	1,227,377	118,243	0.9
13.	Group accident and health	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.	Other accident and health	5,969,272	0	0	5,969,272	1,979,873	1,844,789	6,104,356	39.6
16.	Workers' compensation	9,705	0	0	9,705	164,234	184,976	(11,037)	(11.1)
17.1	Other liability - occurrence	14,709,481	5,122,657	398,412	19,433,726	76,790,623	75,631,984	20,592,365	44.5
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0.0
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability	222,078,049	594,295,994	19,375,609	796,998,434	930,863,685	952,905,795	774,956,324	60.3
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0.0
21.	Auto physical damage	142,230,392	354,130,880	2,717,695	493,643,577	404,600	1,895,422	492,152,754	54.5
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	62,568	0	62,568	1,469,095	1,556,104	(24,441)	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	764,515,206	1,250,316,006	28,661,714	1,986,169,499	1,221,037,430	1,250,888,302	1,956,318,627	57.5

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	1,418,928	18,441	7,999	1,429,370	668,676	17,706	34	2,115,717	239,823
2.	Allied lines	883,877	201,326	793,715	291,489	2,483	175	10,724	283,423	47,857
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	71,176,128	44,204,276	6,647,987	108,732,417	53,645,561	39,008,269	311,250	201,074,997	51,831,279
5.	Commercial multiple peril	0	0	0	0	527	1,665	0	2,192	256
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0
9.	Inland marine	1,079,335	481,120	48,995	1,511,460	1,703,792	1,329,722	1,601	4,543,373	790,184
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	699,244	646,376	0	1,345,620	107,337
13.	Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.	Other accident and health	1,979,873	0	0	1,979,873	0	0	0	(a) 1,979,873	0
16.	Workers' compensation	33,564	122,847	0	156,411	3,592	4,231	0	164,234	57,898
17.1	Other liability - occurrence	30,457,389	7,667,293	26,400	38,098,282	32,591,546	6,246,721	145,926	76,790,623	6,053,346
17.2	Other liability - claims-made	0	0	0	0	0	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	243,580,343	672,426,356	75,716,066	840,290,633	14,608,477	76,415,581	451,006	930,863,685	219,027,930
19.3, 19.4	Commercial auto liability	0	0	0	0	0	0	0	0	0
21.	Auto physical damage	13,343,349	32,630,846	1,876,418	44,097,777	(14,720,282)	(29,127,222)	(154,327)	404,600	11,384,989
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	XXX	1,269,095	0	1,269,095	XXX	200,000	0	1,469,095	1,188
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	363,952,787	759,021,600	85,117,580	1,037,856,806	89,203,616	94,743,224	766,216	1,221,037,430	289,542,087

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	13,928,633	0	0	13,928,633
1.2 Reinsurance assumed	27,868,548	0	0	27,868,548
1.3 Reinsurance ceded	893,327	0	0	893,327
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	40,903,854	0	0	40,903,854
2. Commission and brokerage:				
2.1 Direct, excluding contingent	0	123,479,418	0	123,479,418
2.2 Reinsurance assumed, excluding contingent	0	167,317,432	0	167,317,432
2.3 Reinsurance ceded, excluding contingent	0	13,264,375	0	13,264,375
2.4 Contingent - direct	0	5,923,242	0	5,923,242
2.5 Contingent - reinsurance assumed	0	7,299,839	0	7,299,839
2.6 Contingent - reinsurance ceded	0	0	0	0
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	290,755,556	0	290,755,556
3. Allowances to manager and agents	0	0	0	0
4. Advertising	131,772	79,082,262	0	79,214,034
5. Boards, bureaus and associations	1,472,684	9,315,371	0	10,788,055
6. Surveys and underwriting reports	22,058	19,651,530	0	19,673,588
7. Audit of assureds' records	0	0	0	0
8. Salary and related items:				
8.1 Salaries	143,463,983	185,708,170	2,815,559	331,987,712
8.2 Payroll taxes	12,159,947	17,108,786	248,908	29,517,641
9. Employee relations and welfare	48,755,674	57,503,630	395,193	106,654,497
10. Insurance	0	25,021	0	25,021
11. Directors' fees	0	0	0	0
12. Travel and travel items	3,791,829	10,373,195	181,845	14,346,869
13. Rent and rent items	9,843,235	25,430,066	304,470	35,577,771
14. Equipment	4,899,123	21,366,602	3,711	26,269,436
15. Cost or depreciation of EDP equipment and software	8,111,870	31,484,335	40,274	39,636,479
16. Printing and stationery	1,435,953	2,855,635	10,400	4,301,988
17. Postage, telephone and telegraph, exchange and express	8,142,948	29,735,540	417,304	38,295,792
18. Legal and auditing	2,245,145	1,940,398	52,955	4,238,498
19. Totals (Lines 3 to 18)	244,476,221	491,580,541	4,470,619	740,527,381
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....25,600	0	81,073,346	0	81,073,346
20.2 Insurance department licenses and fees	0	4,298,696	0	4,298,696
20.3 Gross guaranty association assessments	0	5,306,578	0	5,306,578
20.4 All other (excluding federal and foreign income and real estate)	0	1,181,674	0	1,181,674
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	91,860,294	0	91,860,294
21. Real estate expenses	0	11,060	0	11,060
22. Real estate taxes	0	128,658	0	128,658
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	46,053,829	63,402,023	186,251	109,642,103
25. Total expenses incurred	331,433,904	937,738,132	4,656,870	(a)1,273,828,906
26. Less unpaid expenses - current year	289,542,087	92,340,689	0	381,882,776
27. Add unpaid expenses - prior year	301,849,574	139,538,490	0	441,388,064
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)	343,741,391	984,935,933	4,656,870	1,333,334,194

DETAILS OF WRITE-INS

2401. LAD Service Fees	0	2,112,571	0	2,112,571
2402. Miscellaneous Expense	709,946	2,639,510	(8,974)	3,340,482
2403. Income from Services	(2,403,626)	(11,163,168)	0	(13,566,794)
2498. Summary of remaining write-ins for Line 24 from overflow page	47,747,509	69,813,110	195,225	117,755,844
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	46,053,829	63,402,023	186,251	109,642,103

(a) Includes management fees of $.....383,478,420 to affiliates and $.....22,506,173 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 1,492,292	654,334
1.1	Bonds exempt from U.S. tax	(a) 122,352,715	120,870,660
1.2	Other bonds (unaffiliated)	(a) 27,201,122	29,312,930
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 8,451,132	8,451,132
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	0	0
2.21	Common stocks of affiliates	10,000,000	10,000,000
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 2,728,578	2,726,294
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 0	0
7.	Derivative instruments	(f) 112,636	154,035
8.	Other invested assets	1,071,929	1,071,929
9.	Aggregate write-ins for investment income	538,337	538,337
10.	Total gross investment income	173,948,741	173,779,651
11.	Investment expenses		(g) 4,656,870
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) 235,446
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		4,892,316
17.	Net investment income (Line 10 minus Line 16)		168,887,335

DETAILS OF WRITE-INS

0901.	Make Whole Provision	1,315,169	1,315,169
0902.	Miscellaneous Interest	(4,961)	(4,961)
0903.	Interest Received - Involuntary Reinsurance	926,508	926,508
0998.	Summary of remaining write-ins for Line 9 from overflow page	(1,698,379)	(1,698,379)
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	538,337	538,337
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....6,325,226 accrual of discount less $.....10,669,990 amortization of premium and less $.....2,770,100 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 $.....235,446 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	1,563,273	0	1,563,273	0	0
1.1	Bonds exempt from U.S. tax	(1,319,340)	0	(1,319,340)	0	0
1.2	Other bonds (unaffiliated)	1,327,178	(4,752)	1,322,426	(9,375,598)	(2,808,780)
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	7,400,964	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	2,262,291	0	2,262,291	0	0
2.21	Common stocks of affiliates	0	0	0	44,160,398	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	77,376	0	77,376	0	0
7.	Derivative instruments	(50,214)	0	(50,214)	15,837	2,607,798
8.	Other invested assets	0	0	0	759,313	0
9.	Aggregate write-ins for capital gains (losses)	0	1,844,689	1,844,689	0	0
10.	Total capital gains (losses)	3,860,564	1,839,937	5,700,501	42,960,914	(200,982)

DETAILS OF WRITE-INS

0901.	Securities Write-off	0	(130)	(130)	0	0
0902.	Gain on Initial Exchange (net)	0	15,970	15,970	0	0
0903.	Spot Gains/Losses - Derivatives	0	1,828,849	1,828,849	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	1,844,689	1,844,689	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	1,305,880	1,320,007	14,127
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	1,289,859	1,289,859
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,305,880	2,609,866	1,303,986
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	5,125,608	3,923,199	(1,202,409)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	1,725,241	2,165,516	440,275
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	4	16,632,790	16,632,786
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	24,075,844	21,755,882	(2,319,962)
21. Furniture and equipment, including health care delivery assets	2,620,232	3,509,938	889,706
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	23,667,933	28,974,658	5,306,725
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	58,520,742	79,571,849	21,051,107
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. TOTALS (Lines 26 and 27)	58,520,742	79,571,849	21,051,107

DETAILS OF WRITE-INS

1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0
2501. Deferred Assets	(1)	(1)	0
2502. Deferred Expenses	23,379,719	19,500,659	(3,879,060)
2503. Pension Asset	0	9,474,000	9,474,000
2598. Summary of remaining write-ins for Line 25 from overflow page	288,215	0	(288,215)
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	23,667,933	28,974,658	5,306,725

NOTES TO FINANCIAL STATEMENTS

1. Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Metropolitan Property and Casualty Insurance Company ("the Company") is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of MetLife, Inc ("MetLife"), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange. As of December 31, 2014, the Company owned 100% of the outstanding common stock of the following affiliated consolidated subsidiaries: Metropolitan Casualty Insurance Company ("Met CAS"), Metropolitan General Insurance Company ("Met GEN"), Metropolitan Group Property and Casualty Insurance Company ("Met Group"), Metropolitan Direct Property and Casualty Insurance Company ("Met Direct"), Economy Fire & Casualty Company ("EFAC"), and the Company reports its investment in Metropolitan Lloyds Insurance Company of Texas ("Met Lloyds") in Schedule BA (See Note 10.B.). As of December 31, 2014, the Company owned 100% of the outstanding common stock of the following affiliated unconsolidated subsidiaries: Metropolitan Lloyds, Inc. and MetLife Auto & Home Insurance Agency, Inc.

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

The Company is authorized to sell property-liability insurance in 48 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Connecticut, Massachusetts, New Jersey, and New York for the year ended December 31, 2014. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

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

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

Summary of Significant Accounting Policies

A. Accounting Practices

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

	State of Domicile		December 31, 2014		December 31, 2013
NET INCOME					
(1) Metropolitan Property and Casualty Insurance Company state basis (Page 4, Line 20, Columns 1 & 3)					
	Rhode Island	$	253,535,956	$	265,806,025
(2) State Prescribed Practices that increase (decrease) NAIC SAP					
None		$	-	$	-
(3) State Permitted Practices that increase (decrease) NAIC SAP					
None		$	-	$	-
(4) NAIC SAP (1 - 2 - 3 = 4)	Rhode Island	$	253,535,956	$	265,806,025
SURPLUS					
(5) Metropolitan Property and Casualty Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)					
	Rhode Island	$	2,387,955,587	$	2,224,861,336
(6) State Prescribed Practices that increase (decrease) NAIC SAP					
None		$	-	$	-
(7) State Permitted Practices that increase (decrease) NAIC SAP					
None		$	-	$	-
(8) NAIC SAP (5 - 6 - 7 = 8)	Rhode Island	$	2,387,955,587	$	2,224,861,336

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

The NAIC adopted a revised rating methodology for loan-backed and structured securities, including asset-backed securities ("ABS"), collectively "loan-backed" securities which are not modeled. For these securities, the NAIC relies on the 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 accounts for investments in subsidiary, controlled and affiliated ("SCA") companies using the statutory equity of the investee if the entity is an insurance company. All noninsurance entities are valued at the U.S. Generally Accepted Accounting Principles ("GAAP") equity of the investee.

(8) Investments in joint ventures, partnerships and limited liability companies ("LLC") are carried at the underlying audited GAAP equity of the respective entity's financial statements. Undistributed earnings of these entities are recognized in unrealized gains or losses. Such investments are nonadmitted if they do not have financial statement audits.

(9) For derivative accounting policy, see Note 8.

(10) For premium deficiency reserve policy, see Note 30.

(11) The liability for unpaid reported losses is based on a case by case estimate (case reserves) for most lines of business, for the other lines of business, unpaid losses are based on average "statistical" reserves. There is an additional overall

estimate (supplemental reserves for several specific lines of business) based on the Company's past experience, this is also known as an additional reserve on known claims. A provision also is made for losses incurred but not reported on the basis of estimates and past experience modified for current trends and estimates of expenses for investigating and settling claims, reduced for anticipated salvage and subrogation. The liability for unpaid losses on business assumed is based in part on reports received from ceding companies.

Management believes that the liability for unpaid losses and loss adjustment expenses is adequate to cover ultimate unpaid losses and loss adjustment expenses incurred. However, such liability is necessarily based on estimates, and the ultimate liability may vary significantly from such estimates. In accordance with industry practice, the Company regularly reviews its estimated liability, and any adjustments are reflected in the period in which they become known. In accordance with guidelines established by the NAIC, the liability for unpaid losses at December 31, 2014 is reported net of estimated salvage and subrogation recoverable.

(12) The Company has not modified its capitalization policy from the prior year end.

(13) The Company does not have pharmaceutical rebate receivables.

(14) EDP equipment and operating system software are stated at cost, less accumulated depreciation. Depreciation expense is recorded in insurance expenses and taxes (other than federal income and capital gains taxes). Furniture and fixtures, leasehold improvements and non-operating system computer software are classified as non-admitted assets. Changes in non-admitted assets are recorded as a charge or credit to surplus.

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

The cost basis of EDP equipment and operating system software was $264,382 and $249,265 at December 31, 2014 and 2013, respectively. Accumulated depreciation of EDP equipment and operating system computer software was $176,983 and $134,079 at December 31, 2014 and 2013, respectively. Related depreciation expense was $44,761 and $49,694 for the years ended December 31, 2014 and 2013, respectively.

Depreciation expense on furniture and fixtures, leasehold improvements and non-operating system computer software was $8,909,553 and $9,752,645 at December 31, 2014 and 2013, respectively.

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

2. Accounting Changes and Corrections of Errors

As of June 30, 2014, an adjustment was recorded in the Statutory-Basis Statements of Admitted Assets, Liabilities, and Surplus and Statutory-Basis Statements of Operations and Surplus. The Company had been accounting for its pension plan costs, obligations and funded status as a multiple-employer plan. In the current year, the Company determined that it is appropriate to account for its pension plan costs, obligations and funded status as a multi-employer plan. As of June 30, 2014, the Company's total assets decreased $7,236,000 total liabilities decreased $65,729,000 and surplus increased $58,493,000 consisting of $12,365,000 increase in contributed surplus as a result of a deemed dividend from MetLife, Inc. and $46,128,000 in pension and post-retirement adjustments relating to prior periods.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Merger

Not Applicable.

C. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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, 2014.
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, 2014.
(3) The loan-backed securities for which an OTTI has been recognized during the year ended December 31, 2014, measured as the difference between amortized cost and estimated present value of projected future cash flows to be collected, were as follows:

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Estimated Fair Value at time of OTTI	Date of Financial Statement Where Reported
1266943B2	$ 1,174,350	$ 1,131,946	$ 42,404	$ 1,131,946	$ 1,131,946	12/31/2014

(4) At December 31, 2014, the estimated fair value and gross unrealized losses for loan-backed 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 $21,487
2. 12 Months or Longer $61,563

b. The aggregate related fair value of securities with unrealized losses:
1. Less than 12 Months $9,516,074
2. 12 Months or Longer $2,500,918

(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 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 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 not other than temporarily impaired.

E. Repurchase Agreements and/or Securities Lending Transactions

Not Applicable.

F. Real Estate

(1) For the years ended December 31, 2014 and 2013, the Company did not recognize any impairment losses.
(2a.) The Company had no properties classified as available for sale as of December 31, 2014 and 2013.
(2b.) For the years ended December 31, 2014 and 2013, the gain/(loss) on real estate sales was $0 and $0, respectively.
(3) There were no changes during the year in the Company's plans to sell investment real estate.
(4) The Company does not engage in retail land sales operations.
(5) The Company does not hold any real estate investments with participating mortgage loans.

G. Investments in Low Income Housing Tax Credits

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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, 2014:

Restricted Assets Category	Gross Restricted								Percentage	
	Current Year					6	7	8	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 - excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	4,785,009	-	-	-	4,785,009	4,804,351	(19,342)	4,785,009	0.08%	0.08%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged collateral to FHLB (including assets backing funding arrangements)	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total restricted assets	4,785,009	-	-	-	4,785,009	4,804,351	(19,342)	4,785,009	0.08%	0.08%

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

Collateral Agreement	Gross Restricted								Percentage	
	Current Year					6	7	8	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
Total	-	-	-	-	-	-	-	-	0.00%	0.00%

3. Detail of Other Restricted Assets

Other Restricted Assets	Gross Restricted								Percentage	
	Current Year					6	7	8	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
Total	-	-	-	-	-	-	-	-	0.00%	0.00%

I. Working Capital Finance Investments

Not Applicable.

J. Offsetting and Netting of Assets and Liabilities

Not Applicable.

K. Structured Notes

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable.

7. Investment Income

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

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

B. Total amount excluded: NONE.

8. Derivative Instruments

Overview

The Company may be exposed to various risks relating to its ongoing business operations, including interest rate, foreign currency exchange rate, credit and equity market. The Company uses a variety of strategies to manage these risks, including the use of derivatives.

Derivatives are financial instruments whose values are derived from interest rates, foreign currency exchange rates, credit spreads and/or other financial indices. Derivatives may be exchange-traded or contracted in the over-the-counter ("OTC") market. The Company uses a variety of derivatives, including swaps and options, to manage risks that may include interest rate risk, foreign currency exchange rate risk, credit risk and equity market risk. Derivative hedges are designed to reduce risk on an economic basis while considering their impact on accounting results and statutory capital.

Insurance statutes restrict the Company's use of derivatives to: (i) hedging activities intended to offset changes in the estimated fair value of assets held, obligations and anticipated transactions; (ii) income generation transactions to generate additional income or return on covering assets; and (iii) replication synthetic asset transactions to reproduce the investment characteristics of otherwise permissible investments. The Company is prohibited from using derivatives for speculation. OTC derivatives are carried on the Company's statutory statements of Assets, Liabilities, Surplus and Other Funds either as derivative assets or derivative liabilities.

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

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

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

When hedge accounting is discontinued because it is determined that the derivative is not highly effective in offsetting changes in the estimated fair value or cash flows of a hedged item, the derivative is carried at its estimated fair value with changes in estimated fair value, excluding changes in foreign exchange rates, reported in "Change in net unrealized capital gains (losses)" and estimated fair value changes attributable to changes in foreign exchange rates are reported in "Change in net unrealized foreign exchange capital gain (loss)".

Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item. If the hedged item is sold, the gain or loss on the derivative is realized.

To the extent the Company chooses not to designate a derivative for hedge accounting or the designated derivative no longer meets the criteria of an effective hedge, the derivative is carried at estimated fair value with changes in estimated fair value reported in "Change in net unrealized capital gains (losses)" and any change in estimated fair value attributable to changes in foreign exchange rates are reported in "Change in net unrealized foreign exchange capital gain (loss)".

Types of Derivatives

Foreign Currency Exchange Rate Derivatives

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

Credit Derivatives

Credit default swaps are used by the Company to hedge against credit-related changes in the value of its investments. In a credit default swap transaction, the Company agrees with another party to pay, at specified intervals, a premium to hedge credit risk. If a credit event as defined by the contract occurs, the contract may be cash settled or it may be settled gross by the delivery of par quantities of the referenced investment equal to the specified swap notional in exchange for the payment of cash amounts by the counterparty equal to the par value of the investment surrendered. Credit events vary by type of issuer but typically include bankruptcy, failure to pay debt obligations, repudiation, moratorium, or involuntary restructuring. In each case, payout on a credit default swap is triggered only after the Credit Derivatives Determinations Committee of the International Swaps and Derivatives Association, Inc. ("ISDA") deems that a credit event has occurred. See Schedule DB, Part A.

Equity Market Derivatives

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

Fair Value Hedges

The Company held no fair value hedges during the years ended December 31, 2014 and 2013.

Cash Flow Hedges

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

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

For the years ended December 31, 2014 and 2013, there were no gains (losses) related to cash flow derivatives that no longer qualify for hedge accounting or for which the Company removed the hedge designation.

In certain instances, the Company discontinues cash flow hedge accounting because it was no longer probable that the original forecasted transactions would occur by the end of the originally specified time period or within two months of that date. For the years ended December 31, 2014 and 2013, there were no gains (losses) related to such discontinued cash flow hedges.

There were no hedged forecasted transactions, other than the receipt or payment of variable interest payments, for the years ended December 31, 2014, and 2013.

Non-Qualifying Derivatives

The Company enters into the following derivatives that do not qualify for hedge accounting under SSAP 86: (i) foreign currency swaps to economically hedge its exposure to adverse movements in exchange rates; (ii) credit default swaps to economically hedge its exposure to adverse movements in credit; and (iii) equity index options to hedge certain invested assets against adverse changes in equity indices.

Derivatives for Other than Hedging Purposes

The Company held no derivatives for other than hedging purposes during the years ended December 31, 2014 and 2013.

Credit Risk

The Company enters into various collateral arrangements, which require both the pledging and accepting of collateral in connection with its derivatives.

The table below summarizes the collateral pledged in connection with its OTC derivatives as of December 31, 2014 and 2013, respectively.

	Securities (1)	
	12/31/2014	**12/31/2013**
Variation Margin:		
OTC derivatives	$ -	$ 552,062

(1) Securities pledged as collateral are reported in "Bonds". Subject to certain constraints, the counterparties are permitted by contract to sell or repledge this collateral.

The Company's collateral arrangements for its OTC derivatives generally require the counterparty in a net liability position, after considering the effect of netting agreements, to pledge collateral when the fair value of that counterparty's derivatives reaches a pre-determined threshold. Certain of these arrangements also include financial strength contingent provisions that provide for a reduction of these thresholds (on a sliding scale that converges toward zero) in the event of a downgrade in the financial strength ratings of the Company and/or the credit ratings of the counterparty. In addition, certain of the Company's netting agreements for derivatives contain provisions that require both the Company and the counterparty to maintain a specific investment grade financial strength or credit rating from each of Moody's Investors Service and Standard & Poor's Ratings Service. If a party's financial strength or credit rating were to fall below that specific investment grade financial strength or credit rating, that party would be in violation of these provisions, and the other party to the derivatives could terminate the transactions and demand immediate settlement and payment based on such party's reasonable valuation of the derivatives.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

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

1.

	December 31, 2014		
	Ordinary	**Capital**	**Total**
Gross DTA	$ 155,375,062	$ -	$ 155,375,062
Statutory valuation allowance adjustments	-	-	-
Adjusted gross DTA	155,375,062	-	155,375,062
DTA nonadmitted	-	-	-
Subtotal net admitted DTA	155,375,062	-	155,375,062
DTL	(13,918,613)	(160,623)	(14,079,236)
Net admitted DTA/(Net DTL)	$ 141,456,449	$ (160,623)	$ 141,295,826

	December 31, 2013		
	Ordinary	**Capital**	**Total**
Gross DTA	$ 167,034,378	$ 2,488,887	$ 169,523,265
Statutory valuation allowance adjustments	-	-	-
Adjusted gross DTA	167,034,378	2,488,887	169,523,265
DTA nonadmitted	(14,143,900)	(2,488,887)	(16,632,787)
Subtotal net admitted DTA	152,890,478	-	152,890,478
DTL	(20,109,970)	-	(20,109,970)
Net admitted DTA/(Net DTL)	$ 132,780,508	$ -	$ 132,780,508

	Change		
	Ordinary	**Capital**	**Total**
Gross DTA	$ (11,659,316)	$ (2,488,887)	$ (14,148,203)
Statutory valuation allowance adjustments	-	-	-
Adjusted gross DTA	(11,659,316)	(2,488,887)	(14,148,203)
DTA nonadmitted	14,143,900	2,488,887	16,632,787
Subtotal net admitted DTA	2,484,584	-	2,484,584
DTL	6,191,357	(160,623)	6,030,734
Net admitted DTA/(Net DTL)	$ 8,675,941	$ (160,623)	$ 8,515,318

2. Admission calculation components - SSAP 101, *Income Taxes , A replacement of SSAP No. 10R and SSAP No. 10 ("SSAP 101")*

	December 31, 2014		
	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)	141,456,449	(160,623)	141,295,826
1. Adjusted gross DTA expected to be realized following the balance sheet date	141,456,449	(160,623)	141,295,826
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	335,227,595
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	13,918,613	160,623	14,079,236
DTA admitted as the result of application of SSAP 101 total	$ 155,375,062	$ -	$ 155,375,062

	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)	132,780,508	-	132,780,508
1. Adjusted gross DTA expected to be realized following the balance sheet date	132,780,508	-	132,780,508
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	299,783,846
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	20,109,970	-	20,109,970
DTA admitted as the result of application of SSAP 101 total	$ 152,890,478	$ -	$ 152,890,478

NOTES TO FINANCIAL STATEMENTS

	Change Ordinary	Change Capital	Change 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)	8,675,941	(160,623)	8,515,318
1. Adjusted gross DTA expected to be realized following the balance sheet date	8,675,941	(160,623)	8,515,318
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	35,443,749
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	(6,191,357)	160,623	(6,030,734)
DTA admitted as the result of application of SSAP 101 total	$ 2,484,584	$ -	$ 2,484,584

3.

	2014	2013
RBC percentage used to determine recovery period and threshold limitation amount	1081%	1092%
Amount of total adjusted capital used to determine recovery period and threshold limitation	$ 207,192,410	$ 190,932,418

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, 2014 Ordinary	December 31, 2014 Capital
Adjusted gross DTA	$ 155,375,062	$ -
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	0%	0%
Net admitted adjusted gross DTA	$ 155,375,062	$ -
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	0%	0%

	December 31, 2013 Ordinary	December 31, 2013 Capital
Adjusted gross DTA	$ 167,034,378	$ 2,488,887
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	0%	0%
Net admitted adjusted gross DTA	$ 152,890,478	$ -
Percentage of net admitted adjusted gross DTA by tax character admitted because of the impact of tax planning strategies	0%	0%

	Change Ordinary	Change Capital
Adjusted gross DTA	$ (11,659,316)	$ (2,488,887)
Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies.	0%	0%
Net admitted adjusted gross DTA	$ 2,484,584	$ -
Percentage of net admitted adjusted gross DTA 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, 2014 and December 31, 2013.

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

1.	December 31, 2014	December 31, 2013
Federal	$ 95,263,633	$ 66,205,492
Foreign	-	-
Subtotal	95,263,633	66,205,492
Federal income tax on net capital gains (losses)	(654,333)	(24,925,761)
Utilization of capital loss carryforwards	-	-
Other	-	-
Federal income tax on prior period adjustment in surplus	-	-
Federal and foreign income taxes incurred	$ 94,609,300	$ 41,279,731

NOTES TO FINANCIAL STATEMENTS

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

2.

DTA:	December 31, 2014	December 31, 2013	Change
Ordinary:			
Policyholder reserves	$ 101,733,179	$ 101,693,791	$ 39,388
Net operating loss carryforward	22,971,628	24,371,628	(1,400,000)
Tax credit carryforwards	7,014,346	6,011	7,008,335
Other (including items <5% of total ordinary tax assets)	1,329,998	1,085,198	244,800
Employee benefits	1,843,653	21,616,429	(19,772,776)
Nonadmitted assets	20,482,258	18,261,321	2,220,937
Subtotal	155,375,062	167,034,378	(11,659,316)
Statutory valuation allowance adjustment	-	-	-
Nonadmitted	-	(14,143,900)	14,143,900
Admitted ordinary DTA	155,375,062	152,890,478	2,484,584
Capital:			
Investments		2,488,887	(2,488,887)
Subtotal	-	2,488,887	(2,488,887)
Statutory valuation allowance adjustment	-	-	-
Nonadmitted		(2,488,887)	2,488,887
Admitted capital DTA	-	-	-
Admitted DTA	$ 155,375,062	$ 152,890,478	$ 2,484,584

3.

DTL :	December 31, 2014	December 31, 2013	Change
Ordinary:			
Investments	$ (2,840,816)	$ (3,950,445)	$ 1,109,629
Fixed assets	(11,077,797)	(16,159,525)	5,081,728
Subtotal	(13,918,613)	(20,109,970)	6,191,357
Capital:			
Investments	(160,623)	-	(160,623)
Subtotal	(160,623)	-	(160,623)
DTL	$ (14,079,236)	$ (20,109,970)	$ 6,030,734
Net DTA/(DTL)	$ 141,295,826	$ 132,780,508	$ 8,515,318
		Change in nonadmitted DTA	(16,632,787)
		Tax effect of unrealized gains (losses)	(1,162,741)
		Change in cumulative translation adjustments	-
		Additional minimum pension liability	(2,524,901)
		Change in net DTA	$ (11,805,111)

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, 2014
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 35%	$ 116,355,666
Net realized capital gains (losses) @ 35%	1,995,175
Remove tax on UK Separate Account	
Tax effect of:	
Change in nonadmitted assets	(2,220,937)
Dividend received deduction	(1,759,948)
Fines, fees and other nondeductible expenses	50,862
Meals and entertainment	372,262
Nondeductible expenses	62,156
Other	28,262,835
Prior years adjustments and accruals	(484,584)
Tax exempt income	(38,743,977)
Adjustment for SSAP 92/102	2,524,901
Total statutory income taxes (benefit)	$ 106,414,411
Federal and foreign income taxes incurred including tax on realized capital gains	$ 94,609,300
Change in net DTA	11,805,111
Prior Period adjustment in surplus	-
Total statutory income taxes (benefit)	$ 106,414,411

E. (1) As of December 31, 2014, the Company has net operating loss carryforwards which will expire as follows:

Year of expiration	Net operating loss carryforward
2031	$ 65,633,222

The Company has no net capital loss carryforwards.

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

Year of expiration	Tax credit carryforwards
2021	$ 5,485
2022	1,082
2023	5,590
2030	10
2031	21
2032	5
2033	2,154
Indefinite	7,000,000
	$ 7,014,347

(2) The Company has no Federal income taxes available at December 31, 2014 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 2014.

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.

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

23rd Street Investments, Inc.
334 Madison Euro Investments, Inc.
Alico Operations, Inc.
Alpha Properties, Inc.
American Life Insurance Company
Beta Properties, Inc.
Borderland Investments, Ltd.
Cova Life Management Company
CRB Co., Inc.
Delaware American Life Insurance Company
Delta Properties Japan, Inc.
Economy Fire & Casualty Company
Economy Preferred Insurance Company
Economy Premier Assurance Company
Enterprise General Insurance Agency, Inc.
Epsilon Properties Japan, Inc.
Exeter Reassurance Company, Ltd.
First MetLife Investors Insurance Company
General American Life Insurance Company
Hyatt Legal Plans of Florida, Inc.
Hyatt Legal Plans, Inc.
Iris Properties, Inc.
International Technical and Advisory Services, Ltd.
Kappa Properties Japan, Inc.
LHC Holdings (U.S.) Corporation
LHCW Holdings (U.S.) Corporation
MetLife Auto & Home Insurance Agency, Inc.
MetLife Consumer Services, Inc.
MetLife Credit Corp.
MetLife Funding, Inc.
MetLife Global, Inc.
MetLife Global Benefits, Ltd.
MetLife Group, Inc.
MetLife Health Plans, Inc.
MetLife Holdings, Inc.
MetLife Home Loans, LLC
MetLife, Inc.
MetLife Insurance Company USA
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 USA Assignment Company
MetLife Worldwide Holdings, Inc.
MetPark Funding, Inc.
Metropolitan Casualty Insurance Company
Metropolitan Direct Property and Casualty Insurance Company
Metropolitan General Insurance Company
Metropolitan Group Property & Casualty Insurance Company
Metropolitan Life Insurance Company
Metropolitan Lloyds Insurance Company of Texas
Metropolitan Lloyds, Inc.
Metropolitan Tower Life Insurance Company
Metropolitan Tower Realty Company, Inc.
Missouri Reinsurance, Inc.
Natiloportem Holdings, Inc.
New England Life Insurance Company
New England Securities Corporation
Newbury Insurance Company Limited
One Financial Place Corporation
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
Transmountain Land & Livestock Company
White Oak Royalty Company

(2) The consolidating companies join with MetLife, Inc. (“MetLife”) and its includable subsidiaries in filing a consolidated U.S. life and non-life federal income tax return in accordance with the provisions of the Internal Revenue Code of 1986, as amended (the “Code”). Current taxes (and the benefits of tax attributes such as losses) are allocated to MetLife and its subsidiaries under the consolidated tax return regulations and a tax sharing agreement. Under the consolidated tax return regulations, MetLife has elected the “percentage method” (and 100 percent under such method) of reimbursing companies for tax attributes, e.g., net operating losses. As a result, 100 percent of tax attributes are reimbursed by MetLife to the extent that consolidated federal income tax of the consolidated federal tax return group is reduced in a year by tax attributes. On an annual basis, each of the profitable subsidiaries pays to MetLife the federal income tax which it would have paid based upon that year’s taxable income. If MetLife or the subsidiary has current or prior deductions and credits (including but not limited to losses) which reduce the consolidated tax liability of the consolidated federal tax return group, the deductions and credits are characterized as realized (or realizable) by MetLife and its subsidiaries when those tax attributes are realized (or realizable) by the consolidated federal tax return group, even if MetLife or the subsidiary would not have realized the attributes on a stand-alone basis under a “wait and see” method.

G. As of December 31, 2014, the Company had a liability for unrecognized tax benefits of $0.

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

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

NOTES TO FINANCIAL STATEMENTS

B. – C.

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

(2) The Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA with a book value of $7,858,644 and a statement value of $16,753,295 on page 2.

(3) The Company is a party to service agreements with its affiliates. See Note 10.F. for details. The Company establishes guidelines for reasonable determination of costs and services provided, based on time spent or use of services, and charges its subsidiaries for services rendered. The charges for such services to the Company were $383,478,420 and $320,195,800 during 2014 and 2013, respectively. The charges to the Company for services from Metropolitan Life Insurance Company (“MLIC”) were $312,945,924 and $276,793,624 during 2014 and 2013, respectively with balances due to MLIC of $21,598,009 and $4,120,330 as of December 31, 2014 and December 31, 2013, respectively. The charges to the Company for services from MetLife Group, Inc. were $63,606,065 and $36,832,171 during 2014 and 2013, respectively with balances due to MetLife Group, Inc. of $0 as of December 31, 2014 and December 31, 2013. The charges to the Company for services from MetLife Services and Solutions, LLC were $6,926,431 and $6,570,004 during 2014 and 2013, respectively with balances due to MetLife Services and Solutions, LLC of $593,553 and $519,988 as of December 31, 2014 and December 31, 2013, respectively.

(4) Restated Quota Share Reinsurance Treaty

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

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

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

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

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

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

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

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

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

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

(5) Asset Transfers

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

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

For the year ended December 31, 2014, the Company's deferred gain liability was reduced to $0 as a result of the sale of the investments to independent third parties.

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

		December 31, 2014 Due From (To)		December 31, 2013 Due From (To)
Economy Fire & Casualty Company	$	815	$	(184,637)
Economy Preferred Insurance Company		28,941		(304,846)
Economy Premier Assurance Company		(62,258)		462,850
MetLife Auto & Home Insurance Agency, Inc.		435		435
MetLife General Insurance Agency		(75,611)		(83,593)
MetLife Home Loans, LLC		(32,011)		0
MetLife Insurance Company (MetLife)		(21,598,009)		(4,120,330)
MetLife Insurance Company USA		(25,200)		0
MetLife Services and Solutions		(593,553)		(519,988)
MetLife, Inc. (MET)		50,055		(362,755)
Metropolitan Casualty Insurance Company		21,099		(247,038)
Metropolitan Direct Property and Casualty Insurance Company		31,184		401,973
Metropolitan General Insurance Company		(3,907)		(5,926)
Metropolitan Group Property and Casualty Insurance Company		(170,150)		(389,512)
Metropolitan Lloyds Insurance Company of Texas		5,399		124,020
New England Life Insurance Company		(2,927)		(696)
SafeGuard Health Enterprises Inc.		(1,066)		0
Total	$	(22,426,764)	$	(5,230,043)

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

G. The investments the Company holds in its subsidiaries or affiliates are disclosed within the Parents, Subsidiaries and Affiliates section of Schedule D Part 2 Section 2 (Common Stock Owned) and Schedule BA (Other Long-Term Invested Assets).
H. Not Applicable
I. Not Applicable
J. Not Applicable.
K. Not Applicable.
L. Not Applicable.

11. Debt

Not Applicable.

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

A. Defined Benefit Plan

Not Applicable.

B. Not Applicable.

C. Not Applicable.

D. Not Applicable.

E. Defined Contribution Plan

Not Applicable.

F. Multiemployer Plan

Not Applicable.

G. – H. Consolidated/Holding Company Plans – Pension and Postretirement; Postemployment Benefits and Compensated Absences

The stock-based compensation expense recognized by the Company is related to awards under incentive plans of MetLife, Inc. for which the Company has no legal obligation. The expense related to stock-based compensation is included in expenses allocated by MetLife Group, Inc. ("MLG"). MLG allocated $7,155,457 and $7,964,000 of stock-based compensation to the Company for the years ended December 31, 2014 and 2013, respectively.

Savings and Investment Plans – Metropolitan Life Insurance Company ("MLIC") sponsors and administers qualified and non-qualified defined contribution savings and investment plans in which substantially all employees of the Company participate. A portion of employee contributions are matched in accordance with the terms of the respective plans. Under agreement between the Company and MLIC, the Company is responsible to reimburse MLIC for any such matching contributions made on behalf of the employees of the Company. The Company made contributions and recognized a corresponding expense of $7,150,248 and $7,129,961, respectively, related to these plans for the years ending December 31, 2014 and 2013.

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

Under agreement with MLIC, the Company is allocated expenses equal to the actuarially determined net periodic benefit cost accrued with respect to its employees. The Company's allocated expense with respect to the qualified defined benefit pension plan was $17,094,500 and $22,469,000 for the years ended December 31, 2014 and 2013, respectively.

The Company reimburses MLIC for any required or discretionary contributions made to the qualified pension plan, determined as an amount equal to the pro-rata portion of the obligation accrued on behalf of the employees of the Company to the total benefit obligation of the plan. During the years ending December 31, 2014 and 2013, the Company's reimbursement to MLIC was $0 and $28,380,000, respectively.

MLIC also sponsors and administers a non-qualified defined benefit pension plan that provides benefits, in excess of amounts permitted by government agencies, to certain executive level employees of the Company on substantially the same terms as those of the qualified plan. The Company's allocated expense, equal to the actuarially determined net periodic benefit costs with respect to its employees, for the non-qualified defined benefit pension plan was $1,604,000 and $1,329,000 for the years ended December 31, 2014 and 2013, respectively.

Postemployment and Other Postretirement Benefit Plans - Employees and retirees who meet age and service criteria while working for the Company may become eligible for postemployment and other postretirement medical and life benefits, at various levels, in accordance with the applicable plans. These postemployment and other postretirement benefit plans are also sponsored and administered by MLIC. The Company's allocated expense, equal to the actuarially determined net periodic benefit cost with respect to its employees, for the postemployment and other postretirement plans was $17,687,750 and $26,381,000 for the years ended December 31, 2014 and 2013, respectively.

See Notes 2 and 13. (1) for details.

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

Not Applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

(1) The Company has 315,000 shares authorized, 315,000 shares issued and outstanding of Series C Adjustable Rate Cumulative Preferred Stock with a par value per share of $1,000 as of December 31, 2014 and a maturity date on or before December 8, 2036. The Company has 1,000 shares authorized, issued, and outstanding of common stock with a par value per share of $3,000 as of December 31, 2014. The Company's gross paid in and contributed surplus increased $12,365,000 as a result of a deemed dividend from MetLife, Inc. See Note 2 for details.

(2) On December 6, 2006, the Company received approval from the RI DBR, Insurance Division to redeem 315,000 shares of its issued and outstanding Series B Adjustable Rate Preferred Stock and issue 315,000 shares of Series C Adjustable Rate Preferred Stock. In a noncash transaction on December 8, 2006, the Company redeemed 315,000 shares of its Series B Adjustable Preferred Stock and issued 315,000 shares of Series C Adjustable Rate Preferred Stock. The Series C Adjustable Rate Preferred Stock shall be redeemed on or before the December 8, 2036. The dividend payment dates and dividend rates are unchanged from the Series B Adjustable Rate Preferred Stock. Preferred dividends are payable quarterly in arrears beginning February 15, 2007 at the Applicable Rate which will be recalculated on the first business day after each quarterly dividend payment date based on the product of (1 – the highest federal income tax rate for corporations applicable during such dividend period) times (the "AA" Composite Commercial Paper (Financial) Rate + 180 basis points). Dividends paid on preferred stock were $4,001,498 and $4,074,070 for the periods ended December 31, 2014 and 2013, respectively. Dividends paid on common stock were $200,000,000 and $100,000,000 for the periods ended December 31, 2014 and 2013, respectively.

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(3) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to its stockholders as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next preceding two calendar years net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to its stockholders in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the RI DBR, Insurance Division and the RI DBR, Insurance Division does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the RI DBR, Insurance Division has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. The maximum amount of the dividend which the Company may pay to its stockholders in 2015 without prior regulatory approval is $238,795,559.

(4) On October 23, 2014 the Company's Board of Directors approved an ordinary cash dividend of up to $200 million on its outstanding common stock, payable to MetLife on or after December 15, 2014. The Company did not require approval for this ordinary common stock dividend from the RI DBR, Insurance Division, but notified the RI DBR, Insurance Division on October 24, 2014 and paid a dividend of $200 million on December 15, 2014. The Company paid ordinary preferred stock dividends of $1,015,105, $971,880, $1,004,640, and $1,009,872.50 on February 14, 2014, May 15, 2014, August 15, 2014, and November 14, 2014, respectively, to MetLife Credit Corp. Since these were ordinary preferred stock dividends, the Company did not require approval for these preferred stock dividends from the RI DBR, Insurance Division.

(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 $160,489,459.

(11) - (13)
Not Applicable.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company makes commitments to fund partnership investments. The amounts of these unfunded commitments were $11,974,197 and $9,612,042 at December 31, 2014 and 2013, respectively. The Company anticipates that these amounts will be invested in partnerships over the next five years. See Schedule BA Part 1 for details.

B. Assessments

(1) Guaranty Fund Assessments

The Company had initially estimated and recorded an accrual related primarily to the Reliance Insurance Company insolvency resulting in a liability of $6,641,426 and an asset of $2,828,724 for future premium tax offsets. There is no method to determine as to when these payments will be paid out or when all the premium tax offsets will be taken. The Company recorded charges to operations of $0 as of December 31, 2010 and December 31, 2008. In June 2007, the accrual for the State of New York was removed. The Reliance insolvency and related accrual for New York is processed as part of the New York Property Casualty Fund. The New York Property Casualty Fund accrual has been included in the taxes, licenses and fees financial statement line. In addition, minor adjustments were made to several states (Florida, Mississippi, New Hampshire, Rhode Island, Missouri, and Tennessee) resulting in a guaranty fund liability of $4,270,737 and a guaranty fund asset of $2,683,383 as of December 31, 2010. During 2011, due to the lack of Reliance assessments over the past 5 years, a review of the current accrual was performed. In July 2011 an entry was made to reduce Reliance's liability by $2,777,332 and to reduce Reliance's asset by $1,605,199. This resulted in a guaranty fund liability of $1,493,405 and a guaranty fund asset of $1,078,184 as of December 31, 2011. There were no adjustments made in 2012. As of December 31, 2012 the asset remained at $1,078,184 and the liability remained at $1,493,405. There was a slight adjustment in 2013 reducing the guaranty fund asset by $4,061 and the liability by $8,374. There were no adjustments made in 2014. As of December 31, 2014 the asset total remains at $1,074,123 and the liability remains at $1,485,031.

(2) Other Assessments

None

C. Gain Contingencies

Not Applicable.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits

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

		Direct
Claims related ECO and bad faith losses paid during the reporting period	$	641,500

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. Joint and Several Liabilities

Not Applicable.

G. All Other Contingencies

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

A punitive class action has been filed in Arkansas state court alleging that the Company breached the insurance contract and engaged in bad faith by utilizing the Colossus bodily injury evaluation tool. The purported class action included Arkansas insureds who made first party uninsured/underinsured bodily injury claims. The suit alleges that Colossus systematically undervalues these bodily injury claims. The Company has removed the case to federal court and is vigorously defending the action.

The Company has appealed to the Rhode Island Supreme Court a judgment for $1,750,000 in favor of a Rhode Island body shop who alleged that the Company engaged in abuse of process by instigating a criminal investigation into its practices. Allegations of tortious interference, malicious prosecution, and violation of the Rhode Island Deceptive Trade Practices Act were dismissed prior to the two-week trial. Arguments before the Court are expected during its 2014-2015 term.

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 alleged that the Company improperly classified Property and Casualty Specialists (“PCS’s”) in violation of the Fair Labor Standards Act. The plaintiff sought 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. The court subsequently granted the Company’s motion to decertify the collective action, dismissing the claims of the opt-in plaintiffs without prejudice to their filing of individual suits if they decide to do so.

A purported class action has been filed in Arkansas federal court alleging that the Company breached its insurance contracts by depreciating the cost of labor in Arkansas homeowner property damage claims. The plaintiff seeks damages for breach of contract and unjust enrichment. The Company no longer depreciated labor after the Arkansas Insurance Department directed insurers in July 2013 to stop the practice. The Company has removed the suit to Federal Court and is vigorously defending the suit.

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.

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15. Leases

A. The Company's total rent expense was $16,688,735 and $14,447,106 for 2014 and 2013, respectively. The Company has entered into various lease agreements for office space, fleet vehicles, and other equipment. Rental expense under such leases was $11,196,576 and $8,632,316 in 2014 and 2013, respectively. In addition, rental expense includes affiliated rental expense of $5,492,159 and $5,814,790 for 2014 and 2013, respectively, charged to the Company pursuant to its service agreements with its affiliates. See Notes 10. B. - C. (3) and 10. F. for details. Future gross minimum rental payments under non-cancelable leases on office space, fleet vehicles, and other equipment are as follows:

		Year Ended December 31,
2015	$	3,460,526
2016		3,266,791
2017		1,997,060
2018		870,492
2019		279,196
Thereafter		0
Total	$	9,874,065

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

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

1. The Company had no financial instruments (derivatives that are designated as effective hedging instruments) with off-balance sheet credit risk at December 31, 2014 and 2013.

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

3. The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivatives. Generally, the current credit exposure of the Company's derivatives is limited to the net positive estimated fair value of derivatives at the reporting date after taking into consideration the existence of master netting or similar agreements and any collateral received pursuant to such agreements.

   The Company manages its credit risk related to derivatives by entering into transactions with creditworthy counterparties and establishing and monitoring exposure limits. The Company's OTC-bilateral derivative transactions are generally governed by ISDA Master Agreements which provide for legally enforceable set-off and close-out netting of exposures to specific counterparties in the event of early termination of a transaction, which includes, but is not limited to, events of default and bankruptcy. In the event of an early termination, the Company is permitted to set-off receivables from the counterparty against payables to the same counterparty arising out of all included transactions. Substantially all of the Company's ISDA Master Agreements also include Credit Support Annex provisions which require both the pledging and accepting of collateral in connection with its OTC derivatives.

   Off-balance sheet credit exposure is the excess of positive estimated fair value over positive book/adjusted carrying value for the Company's highly effective hedges at the reporting date. All collateral received from counterparties to mitigate credit-related losses is deemed worthless for the purpose of calculating the Company's off-balance sheet credit exposure. At December 31, 2014 and 2013, the Company had no off-balance sheet credit exposure on its OTC-bilateral derivatives.

4. At December 31, 2014 and 2013, no securities collateral was received by the Company on its derivatives.

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
   1. Not Applicable
   2. The Company did not participate in the transfer or servicing of financial assets during 2014 and 2013.

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, 2014.

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

No managing general agent or third party administrator writes direct premium equal to or greater than 5% of surplus. The only

NOTES TO FINANCIAL STATEMENTS

managing general agent or third party administrator the Company transacts with is as follows:

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	$ 44,791,295

20. Fair Value Measurements

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

Hierarchy Table

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

	December 31, 2014			
	Fair Value Measurements at Reporting Date Using			
	Quoted Prices in Active Markets for Identical Assets and Liabilities (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Admitted Total at Estimated Fair Value**
Assets		In Whole Dollars		
Bonds:				
All Other Governments	$ -	$ 305,250	$ -	$ 305,250
U.S. Special Revenue and Agencies	$ -	$ 11,134,600	$ -	$ 11,134,600
Industrial & Miscellaneous	$ -	$ 26,781,496	$ 7,693,170	$ 34,474,666
Total bonds	$ -	$ 38,221,346	$ 7,693,170	$ 45,914,516
Perpetual preferred stocks				
Industrial & Miscellaneous	$ -	$ 124,714,355	$ -	$ 124,714,355
Derivative assets: (1)				
Foreign currency exchange rate	$ -	$ 313,300	$ -	$ 313,300
Total derivative assets	-	313,300	-	313,300
Total assets	$ -	$ 163,249,001	$ 7,693,170	$ 170,942,171
Liabilities				
Derivative liabilities (1)				
Credit	$ -	$ 23,718	$ -	$ 23,718
Total liabilities	$ -	$ 23,718	$ -	$ 23,718

(1) Derivative assets and derivative liabilities presented in the table above represent only those derivatives that are carried at estimated fair value. Accordingly, the amounts above exclude highly effective derivatives carried at amortized cost.

Transfers between Levels 1 and 2 --- During the year ended December 31, 2014, transfers between Levels 1 and 2 were not significant. Transfers between levels are assumed to occur at the beginning of the period.

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

Rollforward Table – Level 3 Assets and Liabilities

A rollforward of the estimated fair value measurements for all assets and liabilities measured and reported at estimated fair value using significant unobservable (Level 3) inputs for their respective time periods is as follows:

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

	Balance at January 1, 2014	Transfer Into Level 3	Transfer Out of Level 3	Total Gains and Losses included in Net Income (1)	Total Gains and Losses included in Capital and Surplus	Purchases (2)	Sales (3)	Balance at December 31, 2014
Assets								
Bonds:								
Industrial & Miscellaneous	$ -	$ 4,894,527	$ -	$ (383)	$ (73,609)	$ 2,992,168	$ (119,533)	$ 7,693,170
Total bonds	$ -	$ 4,894,527	$ -	$ (383)	$ (73,609)	$ 2,992,168	$ (119,533)	$ 7,693,170
Perpetual preferred stocks								
Industrial & Miscellaneous	$ 14,937,250	$ -	$ (14,937,250)	$ -	$ -	$ -	$ -	$ -
Common stocks								
Industrial & Miscellaneous	$ -	$ -	$ -	$ 2,262,290	$ -	$ -	$ (2,262,290)	$ -
Total assets	$ 14,937,250	$ 4,894,527	$ (14,937,250)	$ 2,261,907	$ (73,609)	$ 2,992,168	$ (2,381,823)	$ 7,693,170

(1) When the following activity occurs, it is reported within the transfer into Level 3 and transfer out of Level 3 columns of the rollforward schedule, as appropriate: a) securities that were measured at amortized cost at the beginning of the period, but were measured at estimated fair value at the end of the period, as estimated fair value was less than amortized cost at the end of the period - reported within transfer into Level 3 column; b) securities that were measured at estimated fair value at the beginning of the period, as estimated fair value was less than amortized cost at the beginning of the period, but were measured at amortized cost at the end of the period, as estimated fair value was greater than amortized cost at the end of the period - reported within transfer out of Level 3 column; c) transfers of securities between sector classifications that are not transfers into or out of Level 3. Total gains and (losses) (in earnings and capital and surplus) are calculated assuming transfers into (out) of Level 3 occurred at the beginning of the period. Items transferred into and out in the same period are excluded from the rollforward.

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

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

Transfers between Levels

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

Transfers into or out of Level 3:

Transfers into or out of Level 3 are presented in the table above. Assets and liabilities are transferred into Level 3 when a significant input cannot be corroborated with market observable data. This occurs when market activity decreases significantly and underlying inputs cannot be observed, current prices are not available, and/or when there are significant variances in quoted prices, thereby affecting transparency. Assets and liabilities are transferred out of Level 3 when circumstances change such that significant inputs can be corroborated with market observable data. This may be due to a significant increase in market activity, a specific event, or one or more significant input(s) becoming observable.

During the year ended December 31, 2014, there were no transfers out of Level 3 for perpetual preferred stocks, excluding securities that changed measurement basis to fair value that are reported in the table.

During the year ended December 31, 2014, there were no transfers into Level 3 for bonds, excluding securities that changed measurement basis to fair value that are reported in the table.

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

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

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

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

The Company categorizes its financial assets and liabilities into a three-level hierarchy, based on the significant input with the lowest level in their valuation. The input levels are as follows. Level 1 - Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable. Level 2 - Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1. Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of the assets and liabilities. Unobservable inputs reflect the entity's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

Level 2 Measurements:

Bonds – Foreign government securities — included within All Other Governments - These securities are principally valued using the market approach. Valuation is based primarily on matrix pricing or other similar techniques using standard market observable inputs including benchmark U.S. Treasury yield or other yields, issuer ratings, broker-dealer quotes, issuer spreads and reported trades of similar securities, including those within the same sub-sector or with a similar maturity or credit rating.

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

Bonds - U.S. corporate and foreign corporate securities - included within Industrial & Miscellaneous - These securities are principally valued using the market and income approaches. Valuations are based primarily on quoted prices in markets that are not active, or using matrix pricing or other similar techniques that use standard market observable inputs such as benchmark yields, spreads off benchmark yields, new issuances, issuer rating, duration, and trades of identical or comparable securities. Privately placed securities are valued using matrix pricing methodologies using standard market observable inputs, and inputs derived from, or corroborated by, market observable data, including market yield curve, duration, call provisions, observable prices and spreads for similar publicly traded or privately traded securities that incorporate the credit quality and industry sector of the issuer, and in certain cases, delta spread adjustments to reflect special credit-related issues.

Bonds – Loan-backed securities comprised of RMBS - included within Industrial & Miscellaneous - These securities are principally valued using the market and income approaches. Valuation is based primarily on matrix pricing, DCF methodologies or other similar techniques using standard market inputs including spreads for actively traded securities, spreads off benchmark yields, expected prepayment speeds and volumes, current and forecasted loss severity, rating, weighted average coupon, weighted average maturity, average delinquency rates, geographic region, debt-service coverage ratios and issuance-specific information including, but not limited to: collateral type, payment terms of the underlying assets, payment priority within the tranche, structure of the security, deal performance and vintage of loans, etc.

Preferred stock - These securities are principally valued using the market approach. Valuations are based principally on observable inputs including quoted prices in markets that are not considered active.

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

Foreign currency exchange rate

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

Credit

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

Level 3 Measurements:

In general, investments classified within Level 3 use many of the same valuation techniques and inputs as described in Level 2 Measurements. However, if key inputs are unobservable, or if the investments are less liquid and there is very limited trading activity, the investments are generally classified as Level 3. The use of independent non-binding broker quotations to value investments generally indicates there is a lack of liquidity or the general lack of transparency in the process to develop the valuation estimates generally causing these investments to be classified in Level 3.

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

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

C. Estimated Fair Value of All Financial Instruments

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

	December 31, 2014					
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
	In Whole Dollars					
Bonds	$ 3,281,243,644	$ 3,039,121,476	$ 22,163,368	$ 3,239,525,787	$ 19,554,489	$ -
Preferred stocks	$ 162,129,805	$ 161,401,754	$ -	$ 147,073,355	$ 15,056,450	$ -
Cash	$ (86,784,679)	$ (86,784,679)	$ (86,784,679)	$ -	$ -	$ -
Investment income due & accrued	$ 42,078,035	$ 42,078,035	$ -	$ 42,078,035	$ -	$ -
Derivative assets	$ 919,845	$ 1,723,768	$ -	$ 919,845	$ -	$ -
Derivative liabilities	$ 23,718	$ 23,718	$ -	$ 23,718	$ -	$ -
Total	$ 3,399,562,932	$ 3,157,516,636	$ (64,621,311)	$ 3,429,573,304	$ 34,610,939	$ -

	December 31, 2013					
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Type of Financial Instrument			**In Whole**			
Bonds	$ 3,096,923,403	$ 3,083,881,570	$ 92,333,288	$ 2,978,463,158	$ 26,126,957	$ -
Preferred stocks	$ 140,922,440	$ 140,922,440	$ -	$ 125,985,190	$ 14,937,250	$ -
Cash	$ (96,599,862)	$ (96,599,862)	$ (96,599,862)	$ -	$ -	$ -
Investment income due &	$ 42,247,125	$ 42,247,125	$ -	$ 42,247,125	$ -	$ -
Derivative assets	$ 128,103	$ 128,103	$ -	$ 128,103	$ -	$ -
Derivative liabilities	$ 1,438,221	$ 1,051,688	$ -	$ 1,438,221	$ -	$ -
Total	$ 3,182,182,988	$ 3,169,527,688	$ (4,266,574)	$ 3,145,385,355	$ 41,064,207	$ -

Assets and Liabilities

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

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

The Company determines the estimated fair value of its investments using primarily the market approach and the income approach. The use of quoted prices for identical assets and matrix pricing or other similar techniques are examples of market approaches, while the use of discounted cash flow ("DCF") methodologies is an example of the income approach. The Company 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. However, if key inputs are unobservable, or if the investments are less liquid and there is very limited trading activity, the investments are generally classified as Level 3. The use of independent non-binding broker quotations to value investments generally indicates there is a lack of liquidity or the general lack of transparency in the process to develop the valuation estimates generally causing these investments to be classified in Level 3.

Bonds, Stocks and Cash

When available, the estimated fair value for bonds, including loan-backed securities, and unaffiliated preferred stocks are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1, 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.

Excluded from the disclosure are investments accounted for under the equity method including affiliated common stocks.

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

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

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. These amounts are generally classified as Level 2.

Derivatives

The estimated fair value of OTC derivatives is determined through the use of pricing models. The determination of estimated fair value, when quoted market values are not available, is based on market standard valuation methodologies and inputs that management believes are consistent with what other market participants would use when pricing such instruments. The significant inputs to the pricing models for most OTC derivatives are inputs that are observable in the market or can be derived principally from, or corroborated by, observable market data. Significant inputs that are observable generally include interest rates, foreign currency exchange rates, interest rate curves, credit curves and volatility. Derivative valuations can be affected by changes in interest rates, foreign currency exchange rates, financial indices, credit spreads, default risk, nonperformance risk, volatility, liquidity and changes in estimates and assumptions used in pricing models. Generally, these derivatives are classified in Level 2.

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

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

D. At December 31, 2014 the Company had no investments where it is not practicable to estimate fair value.

21. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring

Not Applicable.

C. Other Disclosures

(1) The Company has elected to use truncation in reporting amounts on all parts of Schedule D. Some Schedules and Exhibits may not agree due to rounding.
(2) Management fees paid to MLIC totaled $312,945,924 and $276,793,624 for the periods ended December 31, 2014 and 2013, respectively. These charges were allocated to the proper expense classifications based on information provided by MLIC.
(3) Effective January 1, 2001, the NAIC and most state insurance departments implemented a comprehensive guide to Statutory Accounting Principles (Codification). These Accounting Practices and Procedures produced an increase to surplus for the Company in 2001 as a result of the recognition of deferred federal income taxes.
(4) The Company contributed $5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2014.
(5) Supplement to Interrogatory No. 18: As part of a MetLife enterprise-wide Code of Conduct Certification, the Chief Compliance Officer is designated with the responsibility to oversee such disclosures. Following that review, a summary report is sent to the Chairman of the Board of Directors of MetLife, Inc.

D. Business Interruption Insurance Recoveries

None.

E. State Transferable and Non-transferable Tax Credits

Not Applicable.

F. Subprime-Mortgage-Related Risk Exposure

At December 31, 2014, the Company had direct exposure to subprime mortgage risk through other investments as follows:

	Actual Cost	Book Adjusted Carry Value	Fair Value	Realized Gain (Loss) On Impairment
Residential Mortgage Backed Securities	$117,201	$117,430	$110,588	$0
Commercial Mortgage Backed Securities	0	0	0	0
Collateralized Debt Obligations	0	0	0	0
Structured Securities	0	0	0	0
Equity Investments in SCA Companies	0	0	0	0
Other Assets	0	0	0	0
Total	$117,201	$117,430	$110,588	$0

While there is no market standard definition, the Company defines subprime mortgage lending as the origination of residential mortgage loans to borrowers with weak credit profiles. The Company's exposure to subprime mortgage loans exists through investments in subprime RMBS. The Company has exposure to unrealized losses due to a reduction in fair value. Over the past few years, the Company has managed its exposure to subprime mortgage lending by reducing its overall exposure, increasing the credit quality of the portfolio, stress testing the portfolio with severe loss assumptions and closely monitoring the performance of the portfolio. Based upon the analysis of the Company's exposure to subprime mortgages through its investments in RMBS, the Company expects to receive payments in accordance with the contractual terms of the securities.

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2014, through February 17, 2015, which is the date these financial statements were available to be issued, and have determined there are no material subsequent events requiring adjustment to or disclosure in the financial statements.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premiums with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company’s policyholder surplus.

The Company has significant unsecured aggregate recoverables with the federal government and mandatory state pools and associations in the amount of $64,378,000, $7,796,965, and $14,073,224 with Michigan Catastrophic Claims Association (Federal ID AA-9991159), National Flood Insurance Program (Federal ID AA-9992201), and North Carolina Reinsurance Facility (Federal ID AA-9991139), respectively.

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

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

NC Reinsurance Facility is a mandatory risk pool in which all direct writers of automobile coverage in the state require participation. The underlying security of this pool is backed by every insurance company, which writes automobile insurance. In the worst case scenario, if a company that participates becomes insolvent, that company’s share of the pool losses would be distributed on a pro rata basis to the remaining writers in the state. The Company has participated in mandatory reinsurance facilities over a substantial number of years and has never experienced a reinsurance write-off.

B. Reinsurance Recoverable in Dispute

Not Applicable.

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	$ 904,907,966	$ 0	$ 0	$ 0	$ 904,907,966	$ 0
All Other	2,346,060	583,317	14,459,063	4,187,702	(12,113,003)	(3,604,385)
Total	$ 907,254,026	$ 583,317	$ 14,459,063	$ 4,187,702	$ 892,794,963	$ (3,604,385)

Direct Unearned Premium Reserve $685,132,449

(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	$ 5,923,242	$ 7,299,839	$ 0	$ 13,223,081
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	$ 5,923,242	$ 7,299,839	$ 0	$ 13,223,081

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. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have decreased by $788 million from $1,553 million in 2013 to $765 million in 2014. The prior year reserves have decreased principally for the private passenger auto liability and homeowners lines of insurance. The ultimate losses and loss adjustment expenses for the prior years have also decreased for most lines, but to a lesser extent. This is shown in Schedule P. The Company has no retrospectively rated policies.

26. Intercompany Pooling Arrangements

Not Applicable.

27. Structured Settlements

A. The Company has purchased annuities with the claimant as payee for which the Company has a contingent liability. The Company eliminated its loss reserves for these claims at the time the annuities were purchased. A contingent liability exists to the extent that the issuers of the annuity contracts become unable to fulfill their contractual obligations. The present value of all annuity contracts still in force at December 31, 2014 was $182,887,174. If the Company became responsible for any payments under these annuities, such payments could possibly be reduced by reinsurance recoverables.

NOTES TO FINANCIAL STATEMENTS

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$182,887,174	$0

B. The Company has not purchased any annuities for which it has not obtained a release of liability from the claimant/annuitant as a result of the purchase of an annuity as of December 31, 2014.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

a. Liability carried for premium deficiency reserves: $8,629
b. Date of the most recent evaluation of this liability: December 31, 2014
c. Was anticipated investment income utilized in the calculation? Yes ☒ No ☐

The Company had liabilities of $8,629 and $17,667 related to premium deficiency reserves as of December 31, 2014 and 2013, respectively. The Company did consider anticipated investment income when calculating its premium deficiency reserves. The reserves are the result of the Company's participation in the Florida Automobile Joint Underwriting Association.

31. High Deductibles

Not Applicable.

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

Not Applicable.

33. Asbestos/Environmental (Mass Tort) Reserves

Not Applicable.

34. Subscriber Savings Accounts

Not Applicable.

35. Multiple Peril Crop Insurance

Not Applicable.

36. Financial Guaranty Insurance

Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

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

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:

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 [X] No [ ] N/A [ ]

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

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

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

4.12 renewals? Yes [ ] No [X]

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

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

4.22 renewals? Yes [ ] No [X]

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

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

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

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
0			0

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 [ ] No [X]
23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. $......0

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [ ] No [X]
24.02 If no, give full and complete information relating thereto.
Certain securities on deposit with States. JP Morgan Chase Bank is the custodian for all securities under the Company's exclusive control.

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
Not Applicable

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [X] No [ ] N/A [ ]
24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $......0
24.06 If answer to 24.04 is no, report amount of collateral for other programs. $......0
24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [ ] N/A [ ]
24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [ ] N/A [ ]
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 Placed under option agreements $......0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $......0
25.27 FHLB Capital Stock $......0
25.28 On deposit with states $......4,785,009
25.29 On deposit with other regulatory bodies $......0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB $......0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements $......0
25.32 Other $......0
25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No [ ]
26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [ ] N/A [ ]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]
27.2 If yes, state the amount thereof at December 31 of the current year: $......0
28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]
28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
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	Ashleigh Breeden	200 Park Avenue, New York, NY 10166
4095	Michael Brown	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	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	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	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	Nancy Doyle	200 Park Avenue, New York, NY 10166
4095	Bryan Duva	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	Mariah Garcia	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	Joseph Geary	200 Park Avenue, New York, NY 10166
4095	Adam Goodman	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	Roy Hansel	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	Kevin Kelly	200 Park Avenue, New York, NY 10166
4095	Leo Kelser	200 Park Avenue, New York, NY 10166
4095	Vivian Kim	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	Sean Lyng	200 Park Avenue, New York, NY 10166
4095	Ewan Macaulay	200 Park Avenue, New York, NY 10166
4095	Cole MaGrath	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	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	Colin McGinlay	200 Park Avenue, New York, NY 10166

PART 1 - COMMON INTERROGATORIES - INVESTMENT

4095	Matthew McInerny	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	Nancy Handal Mueller	200 Park Avenue, New York, NY 10166
4095	Patty Neath	200 Park Avenue, New York, NY 10166
4095	Ron Nirenberg	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	Hubert Penot	200 Park Avenue, New York, NY 10166
4095	Juan Peruyero	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	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	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	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	John Tanyeri	200 Park Avenue, New York, NY 10166
4095	Jeff Tapper	200 Park Avenue, New York, NY 10166
4095	William Turner	200 Park Avenue, New York, NY 10166
4095	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	Michael Williams	200 Park Avenue, New York, NY 10166
4095	John Wills	200 Park Avenue, New York, NY 10166
4095	Jim Wiviott	200 Park Avenue, New York, NY 10166
4095	Michael Yick	200 Park Avenue, New York, NY 10166
4095	David Yu	200 Park Avenue, New York, NY 10166
4095	Deidra Zablocki	200 Park Avenue, New York, NY 10166

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		0
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
		0	

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	3,039,121,476	3,281,243,707	242,122,231
30.2 Preferred stocks	161,401,754	162,129,805	728,051
30.3 Totals	3,200,523,230	3,443,373,512	242,850,282

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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.

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? $................10,718,216

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

1 Name	2 Amount Paid
Insurance Services Office, Inc.	3,956,402

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
	0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $.....................566,163

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
Proeprty and Casualty Insurers Association of America	546,163

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...	$.............15,430,535	15,409,593
2.2 Premium Denominator......................................	$.........3,399,439,288	3,251,415,124
2.3 Premium Ratio (2.1/2.2)...................................	.............................0.5	.............................0.5
2.4 Reserve Numerator..	$................3,272,390	3,083,348
2.5 Reserve Denominator.......................................	$.........3,083,035,068	3,058,930,679
2.6 Reserve Ratio (2.4/2.5)....................................	.............................0.1	.............................0.1

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]
3.2 If yes, state the amount of calendar year premiums written on:
3.21 Participating policies $..................................0
3.22 Non-participating policies $..................................0

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:
4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]
4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ....0.0 %
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $..................................0

5. FOR RECIPROCAL EXCHANGES ONLY:
5.1 Does the exchange appoint local agents? Yes [ ] No [ ]
5.2 If yes, is the commission paid:
5.21 Out of Attorney's-in-fact compensation Yes [ ] No [ ] N/A [ ]
5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [ ]
5.3 What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [ ] No [ ]
5.5 If yes, give full information:

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Not Applicable

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Company's evaluation of the hurricane peril (property business only) is based on EQECAT, Risk Management Solutions (RMS) and Applied Insurance Research (AIR) computer models. The Company's evaluation of the earthquake peril (property business only) is based on the EQECAT and RMS computer models. The Company's largest Probable Maximum Loss would result from 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 [X] No [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

8.2 If yes, give full information:

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

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [ ] No [X]

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

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract? Yes [ ] No [X]

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

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

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

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

(a) The entity does not utilize reinsurance; or Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

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

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

11.2 If yes, give full information:

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

12.1 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 [X] N/A [ ]

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

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

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

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

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

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $..................5,800,000

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

15.2 If yes, give full information:

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

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

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	0	0	0	0	0
16.12 Products	0	0	0	0	0
16.13 Automobile	0	0	0	0	0
16.14 Other*	0	0	0	0	0

* 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 2014	2 2013	3 2012	4 2011	5 2010
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,383,464,232	1,360,347,259	1,297,622,201	1,262,461,849	1,226,989,064
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,001,898,312	966,607,404	918,613,020	907,830,574	914,486,458
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,146,000,587	1,111,160,209	1,022,765,119	945,228,127	901,561,569
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	15,484,493	14,861,262	13,694,662	11,032,160	10,136,097
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	3,546,847,623	3,452,976,135	3,252,695,002	3,126,552,711	3,053,173,188
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,355,229,692	1,335,649,897	1,273,938,757	1,240,515,424	1,206,818,198
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	980,216,312	944,851,085	898,023,990	888,120,840	893,635,503
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,114,723,123	1,076,771,566	988,288,932	915,759,666	872,646,550
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	15,484,493	14,861,262	13,694,662	11,032,160	10,136,097
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	3,465,653,620	3,372,133,809	3,173,946,341	3,055,428,090	2,983,236,348
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	173,948,626	126,306,998	56,990,195	(162,206,178)	137,631,696
14. Net investment gain (loss) (Line 11)	175,242,170	200,825,554	210,545,972	147,931,053	178,064,205
15. Total other income (Line 15)	(853,410)	5,025,570	10,207,901	12,526,392	1,045,574
16. Dividends to policyholders (Line 17)	(462,203)	146,605	948,017	(287,367)	(1,108,922)
17. Federal and foreign income taxes incurred (Line 19)	95,263,633	66,205,492	41,632,041	(3,678,078)	61,910,973
18. Net income (Line 20)	253,535,956	265,806,025	235,164,010	2,216,712	255,939,424
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	5,645,610,836	5,499,670,294	5,146,441,717	4,967,373,706	4,900,892,670
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	16,606,616	18,435,903	18,304,776	18,135,129	38,729,947
20.2 Deferred and not yet due (Line 15.2)	995,909,206	915,398,497	828,382,099	736,473,796	679,228,513
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	3,257,655,249	3,274,808,958	3,159,162,731	3,110,048,681	3,055,570,489
22. Losses (Page 3, Line 1)	1,221,037,430	1,250,888,302	1,257,668,854	1,309,500,603	1,284,190,162
23. Loss adjustment expenses (Page 3, Line 3)	289,542,087	301,849,573	296,655,061	314,055,535	326,045,518
24. Unearned premiums (Page 3, Line 9)	1,572,445,587	1,506,231,254	1,385,512,572	1,291,362,689	1,247,378,253
25. Capital paid up (Page 3, Lines 30 & 31)	318,000,000	318,000,000	318,000,000	318,000,000	318,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	2,387,955,587	2,224,861,336	1,987,278,986	1,857,325,025	1,845,322,181
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	175,722,064	346,073,513	171,435,342	34,801,068	300,777,369
Risk-Based Capital Analysis					
28. Total adjusted capital	2,387,955,587	2,224,861,336	1,987,278,986	1,857,325,025	1,845,322,181
29. Authorized control level risk-based capital	207,898,889	191,596,321	173,252,557	166,649,179	156,256,463
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	73.9	76.0	73.9	73.7	73.1
31. Stocks (Lines 2.1 & 2.2)	25.0	23.8	24.5	25.9	27.1
32. Mortgage loans on real estate (Lines 3.1 & 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.2	0.3	0.1	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	(2.1)	(2.4)	(2.7)	(3.0)	(2.7)
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	0.0
37. Other invested assets (Line 8)	2.8	2.4	4.1	3.4	2.5
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	0.0
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)	868,890,508	824,730,110	783,086,132	789,097,169	765,118,008
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	16,753,295	16,201,267	16,054,134	15,586,546	14,991,616
48. Total of above lines 42 to 47	885,643,803	840,931,377	799,140,266	804,683,715	780,109,624
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)	37.1	37.8	40.2	43.3	42.3

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	44,123,655	34,859,470	4,633,716	31,900,967	27,559,257
52. Dividends to stockholders (Line 35)	(203,996,265)	(104,053,140)	(104,220,352)	(34,174,779)	(264,393,992)
53. Change in surplus as regards policyholders for the year (Line 38)	163,094,251	237,582,349	129,953,961	12,002,846	28,109,282
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)	836,215,885	830,895,332	830,252,265	798,235,141	762,720,078
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	513,133,841	534,311,975	490,676,067	485,438,633	436,869,559
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	659,449,646	610,448,384	661,082,821	774,173,341	522,779,818
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,969,272	6,050,958	5,655,884	4,166,293	3,999,632
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	62,568	66,336	158,529	69,073	179,513
59. Total (Line 35)	2,014,831,212	1,981,772,986	1,987,825,566	2,062,082,481	1,726,548,600
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)	816,441,865	815,217,784	805,221,973	782,225,702	746,239,121
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	507,460,398	478,718,070	474,633,458	473,029,745	429,685,142
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	656,235,396	603,432,139	656,240,523	768,511,285	518,428,475
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,969,272	6,050,958	5,655,884	4,166,293	3,999,632
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	62,568	66,336	158,529	69,073	179,513
65. Total (Line 35)	1,986,169,499	1,903,485,287	1,941,910,367	2,028,002,097	1,698,531,884
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)	57.5	58.3	61.4	68.2	58.6
68. Loss expenses incurred (Line 3)	9.7	10.4	10.3	10.7	10.4
69. Other underwriting expenses incurred (Line 4)	27.6	27.4	26.5	26.5	26.3
70. Net underwriting gain (loss) (Line 8)	5.1	3.9	1.9	(5.4)	4.7
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	27.1	26.2	25.4	25.7	25.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	67.3	68.8	71.7	78.9	69.0
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)	145.1	151.6	159.7	164.5	161.7
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)	(64,718)	(42,643)	(85,982)	(78,275)	(58,712)
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)	(2.9)	(2.1)	(4.6)	(4.2)	(3.2)
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)	(98,587)	(138,234)	(147,977)	(162,104)	(163,074)
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)	(5.0)	(7.4)	(8.0)	(8.9)	(9.3)

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

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	5,221	1,812	500	5	796	0	368	4,701	XXX
2. 2005	3,052,121	132,255	2,919,866	1,779,269	224,337	49,439	12,038	266,052	842	153,744	1,857,542	XXX
3. 2006	3,046,444	114,061	2,932,383	1,533,007	39,647	43,813	1,375	268,230	532	149,025	1,803,497	XXX
4. 2007	3,088,979	115,534	2,973,445	1,585,177	33,135	43,467	1,328	271,523	337	164,662	1,865,368	XXX
5. 2008	3,084,200	99,987	2,984,213	1,776,737	31,706	40,932	1,011	266,560	321	156,112	2,051,192	XXX
6. 2009	2,998,007	79,143	2,918,865	1,679,515	37,573	42,458	635	254,795	105	150,361	1,938,455	XXX
7. 2010	3,005,873	69,388	2,936,486	1,741,909	23,745	38,045	670	264,816	64	161,441	2,020,291	XXX
8. 2011	3,081,861	70,417	3,011,444	2,016,555	34,566	35,141	1,560	288,319	247	174,596	2,303,643	XXX
9. 2012	3,157,181	77,384	3,079,796	1,893,603	81,970	24,880	3,326	280,049	872	179,548	2,112,365	XXX
10. 2013	3,329,967	78,552	3,251,415	1,669,201	18,027	12,598	318	271,299	31	179,024	1,934,721	XXX
11. 2014	3,478,313	78,874	3,399,439	1,414,701	12,091	4,563	221	226,687	14	117,828	1,633,625	XXX
12. Totals	XXX	XXX	XXX	17,094,896	538,608	335,838	22,487	2,659,125	3,363	1,586,707	19,525,401	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	
	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	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	32,296	28,226	11,618	103	7,329	0	2,795	0	7,484	0	0	33,194	XXX
2. 2005	2,681	1,427	760	1	510	0	181	0	592	0	0	3,295	XXX
3. 2006	4,302	1,886	1,187	1	565	0	188	0	658	(1)	14	5,015	XXX
4. 2007	3,293	1,544	2,149	9	479	2	196	1	822	1	52	5,381	XXX
5. 2008	6,414	2,317	6,852	33	854	7	620	5	1,783	6	139	14,155	XXX
6. 2009	16,727	8,441	8,063	26	2,330	1	872	0	3,538	0	393	23,061	XXX
7. 2010	30,237	4,238	12,028	35	2,885	0	1,299	0	5,205	0	1,002	47,381	XXX
8. 2011	59,411	2,406	24,895	52	5,614	0	2,448	0	9,401	0	2,172	99,311	XXX
9. 2012	107,919	14,961	60,029	183	10,152	489	5,246	0	17,826	0	5,188	185,539	XXX
10. 2013	203,476	10,284	97,604	257	18,835	0	8,027	0	31,366	0	10,230	348,766	XXX
11. 2014	484,701	8,780	130,279	674	35,951	0	13,512	0	90,494	0	74,917	745,483	XXX
12. Totals	951,457	84,510	355,465	1,374	85,503	500	35,384	6	169,168	6	94,107	1,510,580	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	15,586	17,608
2. 2005	2,099,482	238,646	1,860,837	68.8	180.4	63.7	0	0	0.00	2,013	1,282
3. 2006	1,851,951	43,439	1,808,512	60.8	38.1	61.7	0	0	0.00	3,603	1,412
4. 2007	1,907,106	36,357	1,870,749	61.7	31.5	62.9	0	0	0.00	3,888	1,492
5. 2008	2,100,753	35,406	2,065,347	68.1	35.4	69.2	0	0	0.00	10,916	3,239
6. 2009	2,008,299	46,783	1,961,516	67.0	59.1	67.2	0	0	0.00	16,323	6,738
7. 2010	2,096,424	28,752	2,067,672	69.7	41.4	70.4	0	0	0.00	37,992	9,389
8. 2011	2,441,784	38,830	2,402,954	79.2	55.1	79.8	0	0	0.00	81,848	17,463
9. 2012	2,399,704	101,801	2,297,904	76.0	131.6	74.6	0	0	0.00	152,804	32,734
10. 2013	2,312,404	28,917	2,283,487	69.4	36.8	70.2	0	0	0.00	290,539	58,227
11. 2014	2,400,887	21,779	2,379,108	69.0	27.6	70.0	0	0	0.00	605,526	139,957
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,221,037	289,542

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted) 1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	935,910	783,483	710,417	664,623	635,999	630,572	628,049	625,507	626,162	631,992	5,831	6,486
2. 2005	1,738,748	1,734,065	1,674,908	1,632,980	1,616,231	1,604,094	1,601,203	1,597,250	1,595,163	1,595,036	(127)	(2,214)
3. 2006	XXX	1,643,491	1,640,695	1,584,370	1,567,626	1,550,933	1,541,948	1,541,669	1,541,607	1,540,155	(1,452)	(1,514)
4. 2007	XXX	XXX	1,701,173	1,675,257	1,648,424	1,627,555	1,605,392	1,602,082	1,599,568	1,598,742	(826)	(3,340)
5. 2008	XXX	XXX	XXX	1,860,873	1,883,725	1,841,875	1,811,334	1,802,451	1,798,672	1,797,330	(1,342)	(5,121)
6. 2009	XXX	XXX	XXX	XXX	1,744,597	1,782,861	1,746,571	1,717,074	1,711,037	1,703,288	(7,749)	(13,786)
7. 2010	XXX	XXX	XXX	XXX	XXX	1,818,564	1,843,681	1,822,445	1,812,678	1,797,715	(14,963)	(24,729)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,165,832	2,149,552	2,120,892	2,105,481	(15,411)	(44,071)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,011,198	2,020,807	2,000,901	(19,906)	(10,298)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,989,628	1,980,854	(8,774)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,061,940	XXX	XXX
										12. Totals	(64,718)	(98,587)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted) 1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	280,583	443,014	522,677	565,743	584,498	593,393	599,659	602,377	606,283	XXX	XXX
2. 2005	985,898	1,295,919	1,428,152	1,517,963	1,560,290	1,576,694	1,586,360	1,589,559	1,590,612	1,592,332	XXX	XXX
3. 2006	XXX	962,256	1,280,542	1,400,350	1,472,188	1,509,677	1,526,582	1,531,432	1,534,951	1,535,799	XXX	XXX
4. 2007	XXX	XXX	1,009,529	1,332,034	1,457,057	1,527,724	1,565,876	1,579,795	1,589,736	1,594,182	XXX	XXX
5. 2008	XXX	XXX	XXX	1,166,461	1,534,115	1,651,189	1,722,353	1,762,436	1,777,342	1,784,953	XXX	XXX
6. 2009	XXX	XXX	XXX	XXX	1,101,163	1,431,383	1,557,101	1,634,150	1,670,315	1,683,765	XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX	1,151,613	1,510,244	1,646,810	1,720,941	1,755,540	XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,442,016	1,812,343	1,945,665	2,015,571	XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,337,819	1,709,116	1,833,188	XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,298,238	1,663,454	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,406,952	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted) 1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	476,955	257,084	148,908	79,081	35,073	21,307	17,166	14,834	14,419	14,310
2. 2005	367,382	260,184	146,519	56,775	26,368	12,630	7,146	3,269	947	940
3. 2006	XXX	239,238	156,365	73,210	40,342	16,397	4,319	3,449	2,579	1,375
4. 2007	XXX	XXX	228,066	128,999	73,048	37,024	9,620	5,330	4,192	2,334
5. 2008	XXX	XXX	XXX	204,392	141,132	71,344	25,678	13,068	8,626	7,435
6. 2009	XXX	XXX	XXX	XXX	161,259	130,928	70,359	26,683	15,297	8,909
7. 2010	XXX	XXX	XXX	XXX	XXX	163,658	106,177	52,737	29,140	13,292
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	213,130	118,486	56,690	27,291
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172,894	109,663	65,092
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171,274	105,374
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143,117

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	32,587,992	29,497,710	31	15,091,800	17,546,030	7,220,083	20,484	0
2.	Alaska AK	N	0	0	0	0	0	0	0	0
3.	Arizona AZ	L	27,366,736	29,052,685	504	14,050,512	14,110,446	5,860,419	26,303	0
4.	Arkansas AR	L	14,354,067	13,638,319	855	9,074,335	8,262,785	5,061,036	31,738	0
5.	California CA	N	0	0	0	0	0	0	0	0
6.	Colorado CO	L	41,930,310	42,295,207	2,025	48,386,991	50,883,416	21,740,287	122,245	0
7.	Connecticut CT	L	75,908,352	77,610,543	296	42,876,054	37,295,719	36,552,360	623,912	0
8.	Delaware DE	L	1,649,478	1,621,556	9	914,172	1,011,769	850,903	12,148	0
9.	District of Columbia DC	L	0	0	0	0	0	0	0	0
10.	Florida FL	L	4,754,996	4,953,947	1,691	1,526,912	1,799,384	3,491,051	2,055	0
11.	Georgia GA	L	21,068,065	21,055,581	3,830	12,785,968	12,198,352	4,928,111	63,486	0
12.	Hawaii HI	L	473,060	471,114	147	213,587	114,132	110,989	1,803	0
13.	Idaho ID	L	15,996,185	15,428,653	665	10,776,088	11,554,296	5,264,670	67,586	0
14.	Illinois IL	L	9,677,588	10,012,033	304	4,959,630	2,125,269	5,655,906	44,554	0
15.	Indiana IN	L	30,387,608	30,811,646	0	18,474,522	16,647,777	8,794,329	159,321	0
16.	Iowa IA	L	12,606,450	11,712,543	14	7,893,068	7,894,281	2,290,067	47,688	0
17.	Kansas KS	L	12,189,625	11,425,006	333	4,465,550	4,325,996	2,223,195	0	0
18.	Kentucky KY	L	28,817,387	28,142,780	29	15,480,216	17,041,761	8,191,516	0	0
19.	Louisiana LA	L	25,810,137	24,542,086	179	9,539,516	10,185,989	7,348,261	88,373	0
20.	Maine ME	L	24,778,340	23,685,152	5,085	10,225,938	10,677,804	6,833,567	150,005	0
21.	Maryland MD	L	7,377,288	7,520,765	366	3,542,625	4,625,242	2,756,521	9,708	0
22.	Massachusetts MA	L	270,469,507	267,060,197	395,259	138,806,121	138,797,985	73,709,818	987,674	0
23.	Michigan MI	L	3,282,230	3,137,892	264	3,801,338	3,530,031	10,739,101	14,910	0
24.	Minnesota MN	L	40,006,522	41,095,137	634	18,581,479	17,202,530	11,289,979	130,251	0
25.	Mississippi MS	L	17,320,418	17,097,203	0	11,363,160	11,012,823	3,072,511	42,177	0
26.	Missouri MO	L	10,129,400	9,971,545	45	5,736,527	5,022,073	2,255,616	0	0
27.	Montana MT	L	3,059,030	2,976,022	0	2,329,160	2,922,622	1,118,469	17,950	0
28.	Nebraska NE	L	8,597,157	8,536,979	28	11,289,793	10,744,640	2,283,136	10,054	0
29.	Nevada NV	L	9,048,092	9,196,671	824	5,624,457	4,639,789	3,969,381	24,284	0
30.	New Hampshire NH	L	13,107,106	12,836,447	3,985	7,017,439	5,264,867	3,235,153	50,634	0
31.	New Jersey NJ	L	105,242,903	97,318,544	2,832	48,107,027	55,372,114	45,961,142	196,886	0
32.	New Mexico NM	L	11,894,829	12,510,586	2,395	7,407,202	5,217,847	5,818,669	43,301	0
33.	New York NY	L	139,309,715	139,460,026	0	62,826,779	60,943,302	46,584,691	867,542	0
34.	North Carolina NC	L	74,757,334	68,590,999	5,822	44,082,371	45,512,345	14,519,995	159,807	0
35.	North Dakota ND	L	11,922,361	10,095,312	22	4,686,937	5,062,851	1,840,300	24,065	0
36.	Ohio OH	L	41,880,144	41,494,990	138	19,769,053	18,476,723	10,647,755	217,531	0
37.	Oklahoma OK	L	26,278,532	27,313,356	1,824	11,792,643	6,240,205	6,948,277	35,959	0
38.	Oregon OR	L	23,296,281	23,662,698	120	12,082,675	11,356,054	9,789,953	63,152	0
39.	Pennsylvania PA	L	17,880,559	16,902,783	107	10,335,738	10,958,804	6,635,741	89,838	0
40.	Rhode Island RI	L	37,209,139	37,734,983	349	21,237,920	19,148,286	14,792,293	219,030	0
41.	South Carolina SC	L	4,703,297	4,473,461	1,232	4,336,173	4,806,365	837,915	7,040	0
42.	South Dakota SD	L	4,981,425	4,283,884	0	8,036,661	8,314,207	1,896,322	11,931	0
43.	Tennessee TN	L	26,702,694	26,315,386	1,433	12,970,515	13,115,784	5,570,566	38,977	0
44.	Texas TX	L	4,555,892	4,495,615	0	594,237	1,385,060	2,547,239	14,412	0
45.	Utah UT	L	8,570,497	8,569,886	110	2,740,996	2,681,806	1,822,241	16,478	0
46.	Vermont VT	L	6,544,527	6,560,570	152	4,588,027	4,222,717	2,046,946	70,473	0
47.	Virginia VA	L	17,926,667	18,024,914	2,855	6,940,314	7,283,833	3,356,482	48,865	0
48.	Washington WA	L	40,309,690	39,634,815	425	22,212,462	25,631,335	11,236,541	0	0
49.	West Virginia WV	L	8,056,181	8,147,175	278	6,383,764	6,552,263	1,910,580	18,855	0
50.	Wisconsin WI	L	27,946,234	27,532,147	295	14,207,076	12,905,376	10,080,967	141,984	0
51.	Wyoming WY	L	7,311,042	7,084,229	9	4,349,689	4,070,120	1,465,345	32,798	0
52.	American Samoa AS	N	0	0	0	0	0	0	0	0
53.	Guam GU	N	0	0	0	0	0	0	0	0
54.	Puerto Rico PR	N	0	0	0	0	0	0	0	0
55.	US Virgin Islands VI	N	0	0	0	0	0	0	0	0
56.	Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57.	Canada CAN	N	0	0	0	0	0	0	0	0
58.	Aggregate Other Alien OT	XXX	0	0	0	0	0	0	0	0
59.	Totals	(a) 49	1,410,033,069	1,385,591,778	437,800	764,515,217	756,695,205	453,156,395	5,068,267	0

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8	9
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.

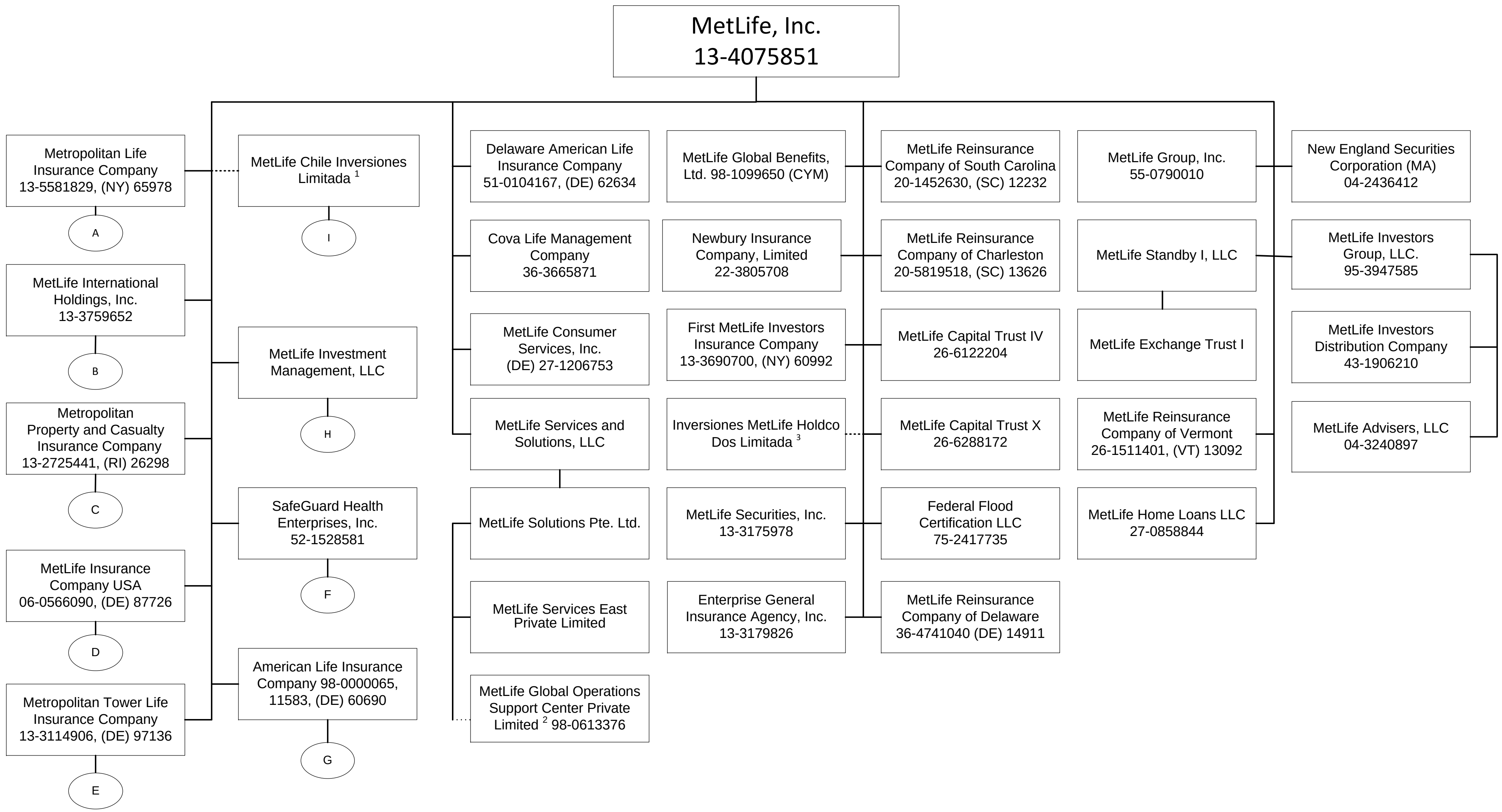
Explanation of Basis of Allocation of Premiums by States, etc.

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 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natiloportem Holdings, Inc.
3 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.

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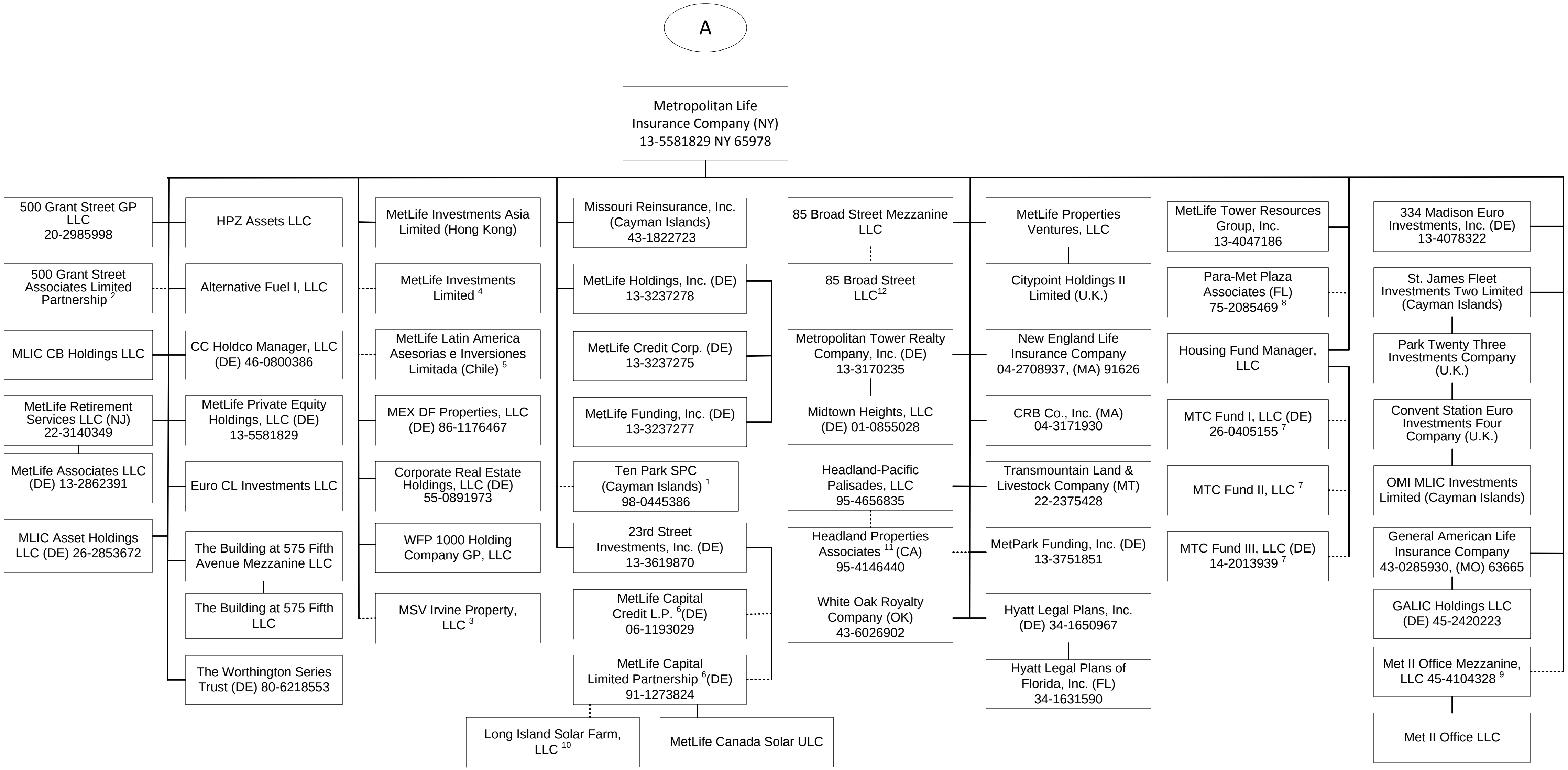
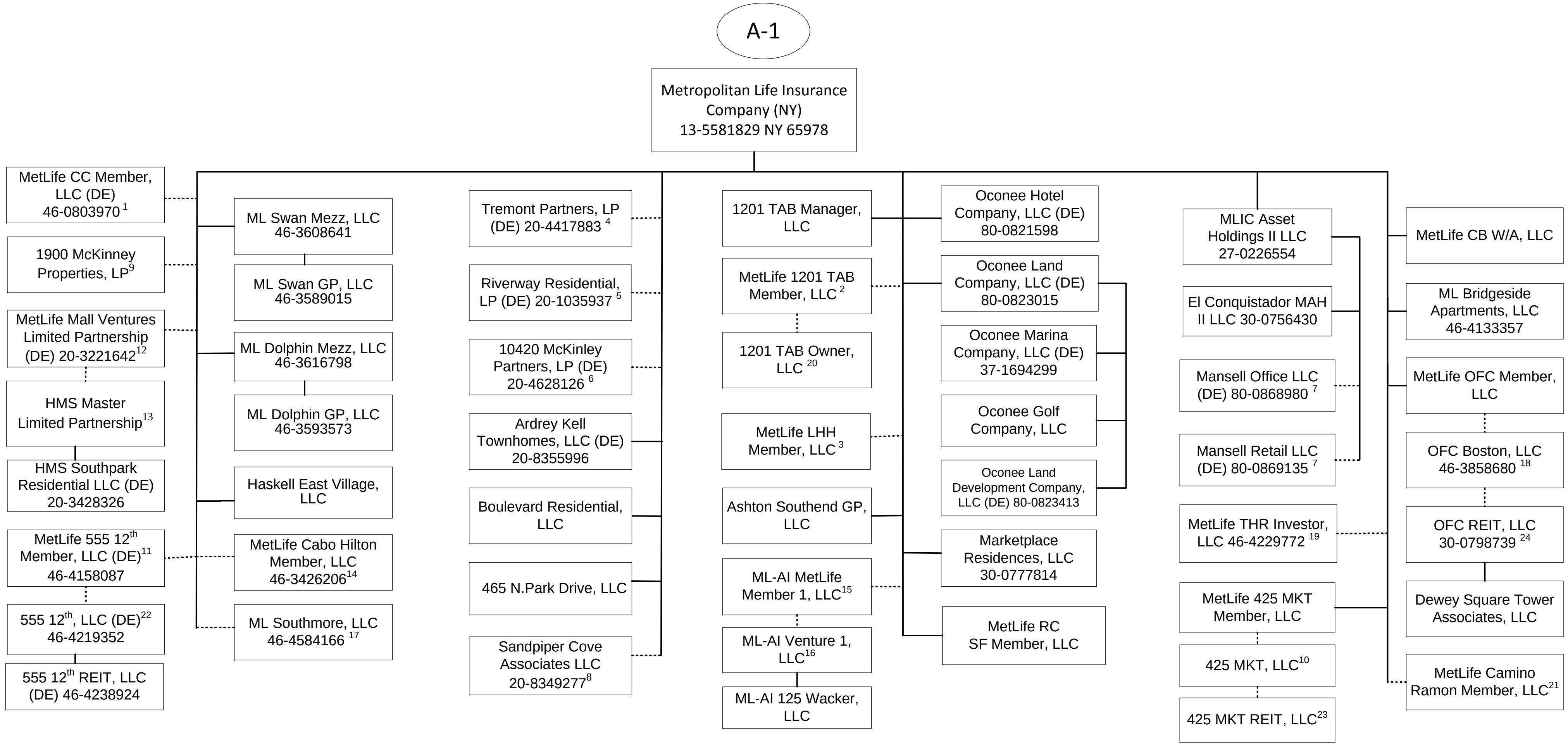


1 1% voting control of Ten Park SPC is held by 23rd Street Investments, Inc.
2 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
3 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. 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 Investment, Inc. and 99% limited partnership interest is held by Metropolitan Life Insurance Company.
7 Housing Fund Manager, LLC is the managing member and the remaining interests are held by a third party member.
8 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.
9 10.4167% of the membership interest is owned by Metropolitan Tower Life Insurance Company and 89.5833% is owned by Metropolitan Life Insurance Company.
10 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.
11 Metropolitan Life Insurance Company owns 99% of Headland Properties Associates and Headland-Pacific Palisades, LLC owns the other 1%.
12 49.9% of 85 Broad Street LLC is owned by a third party.

Annual Statement for the year 2014 of the **Metropolitan Property and Casualty Insurance Company**

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

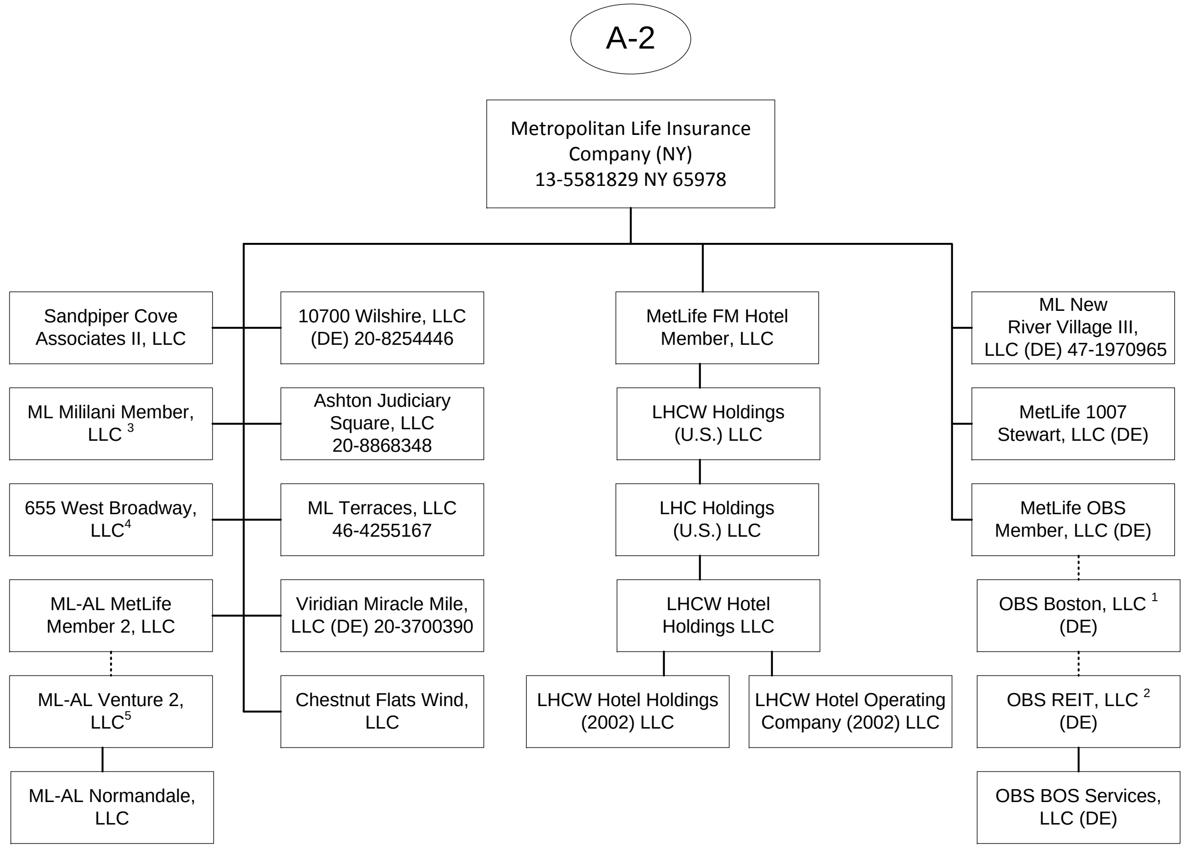
PART 1 - ORGANIZATIONAL CHART



1 63.415% of MetLife CC Member, LLC is held by Metropolitan Life Insurance Company, 31.707% by MetLife Insurance Company USA 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, 27.24% is owned by MetLife Insurance Company USA 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 Insurance Company USA 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% of the membership interest is owned 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 52.5% of 425 MKT, LLC is owned by MetLife 425 MKT, LLC and 47.5% is owned by a 3rd party. MetLife 425 MKT, LLC is the managing member of 425 MKT REIT, LLC.
11 MetLife 555 12th Member, LLC is owned at 69.4% by Metropolitan Life Insurance Company, 25.2% by MetLife Insurance Company USA and 5.4% by General American Life Insurance Company.
12 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.
13 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.
14 54.129% of MetLife Cabo Hilton Member, LLC is owned by Metropolitan Life Insurance Company, 28.971% by MetLife Insurance Company USA and 16.9% by General American Life Insurance Company.
15 83.675% of the membership interest is owned by Metropolitan Life Insurance Company, 10.563% by MetLife Insurance Company USA and 4.801% by Metropolitan Property and Casualty Insurance Company.
16 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.
17 75.12% of ML Southmore, LLC is owned by Metropolitan Life Insurance Company and 24.88% by MetLife Insurance Company USA.
18 52.5% of OFC Boston, LLC is owned by MetLife OFC Member, LLC and 47.5% by a third party.
19 85% of MetLife THR Investors, LLC is owned by Metropolitan Life Insurance Company and 15% by MetLife Insurance Company USA.
20 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.
21 78.6% of MetLife Camino Ramon Member, LLC is owned by Metropolitan Life Insurance Company and 21.4% by MetLife Insurance Company USA.
22 52.5% of 555 12th, LLC is owned by MetLife 555 12th Member, LLC and the remainder by a third party.
23 99.9% of 425 MKT REIT, LLC is owned by 425 MKT, LLC and the remaining 0.1% by third parties.
24 99.9% of OFC REIT, LLC is owned by OFC Boston, LLC and the remaining 0.1% by third parties.

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

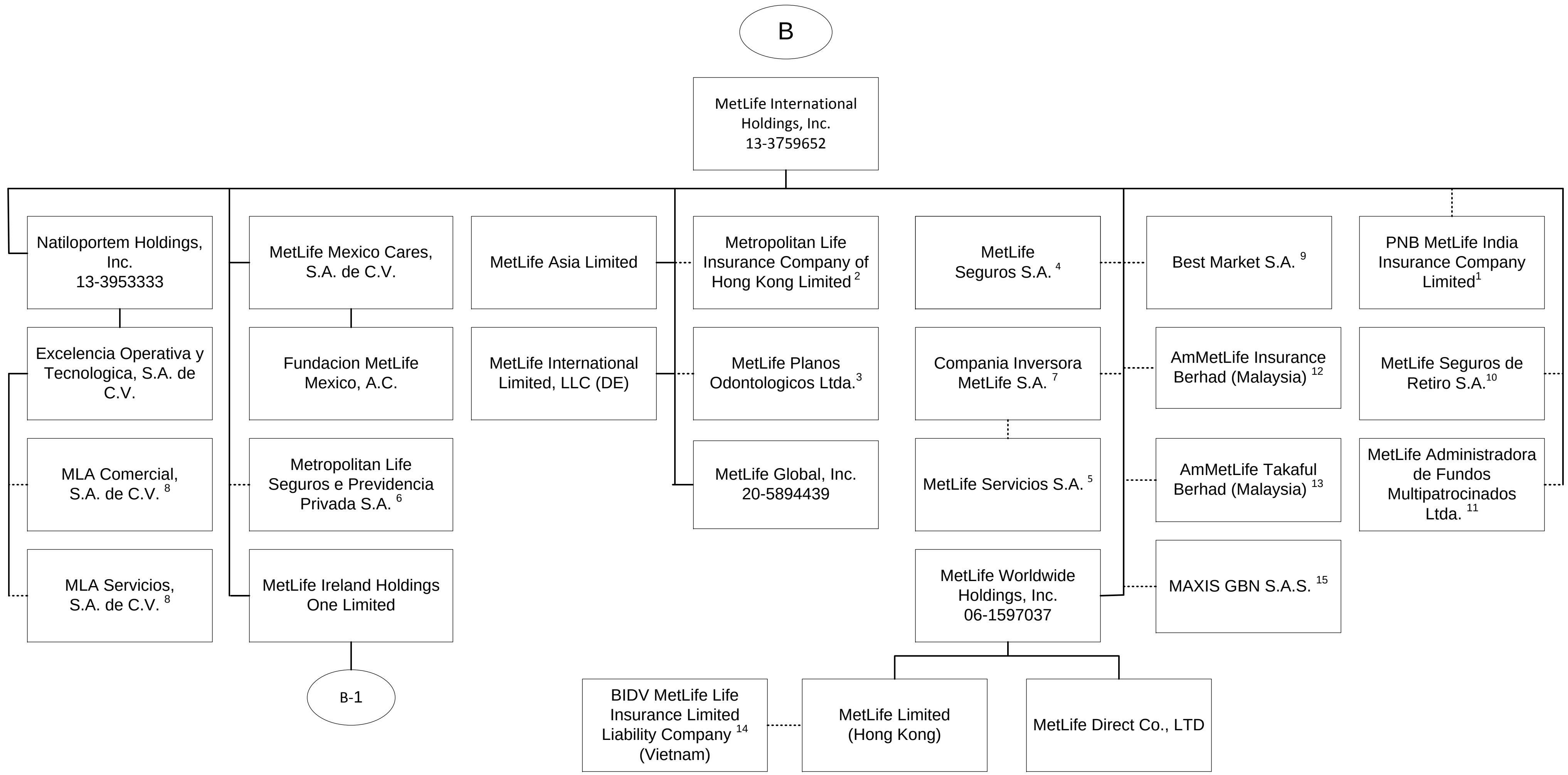
PART 1 - ORGANIZATIONAL CHART



1 52.5% of OBS Boston, LLC is owned by MetLife OBS Member, LLC and the remaining by third parties
2 99.98% of OBS REIT LLC is owned by OBS Boston, LLC and the remaining 0.02% by third parties
3 ML Mililani Member, LLC is owned at 70% by Metropolitan Life Insurance Company, 25% by MetLife Insurance Company USA and 5% by General American Life Insurance Company.
4 90% of 655 West Broadway, LLC is owned by Metropolitan Life Insurance Company and 10% by Metropolitan Tower Realty Company, Inc.
5 50% of ML-AI Venture 2, LLC is owned by ML-AI MetLife Member 2, LLC and the remaining by third parties.

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

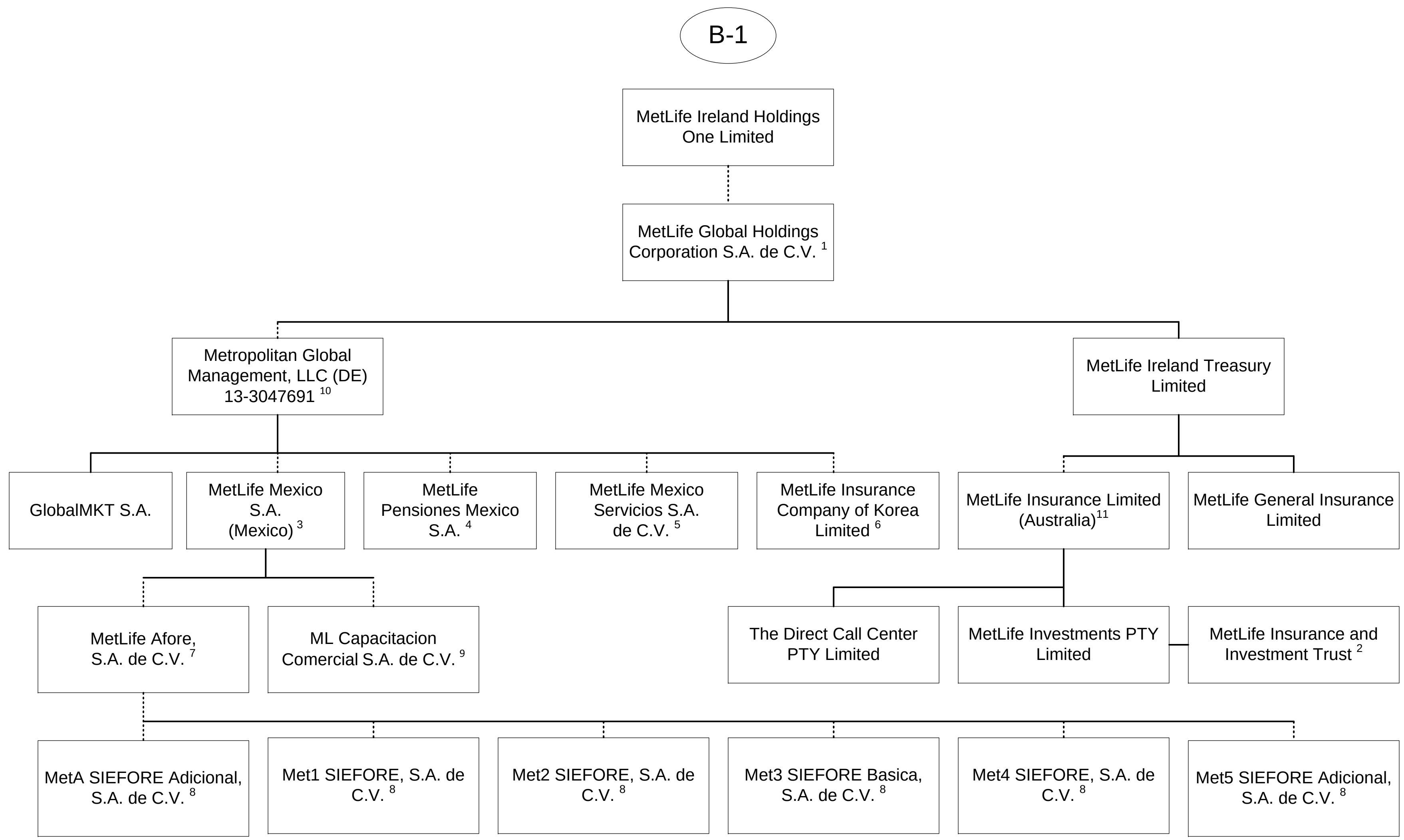
PART 1 - ORGANIZATIONAL CHART



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 95.46% is owned by MetLife International Holdings, Inc. and 4.54% is owned by Natiloportem Holdings, Inc.
8 99% is owned by Excelencia Operative y Technologic, S.A de C.V. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.
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.
12 50.000001% of AmMetLife Insurance Berhad is owned by MetLife International Holdings, Inc. and the remainder by a third party.
13 49.999999% of AmMetLife Takaful Berhad is owned by MetLife International Holdings, Inc. and the remainder by a third party.
14 60% of BIDV MetLife Life Insurance Limited Liability Company is held by MetLife Limited (Hong Kong) and the remainder by third parties.
15 50% of MAXIS GBN S.A.S. is held by MetLife International Holdings, Inc. and the remainder by third parties.

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

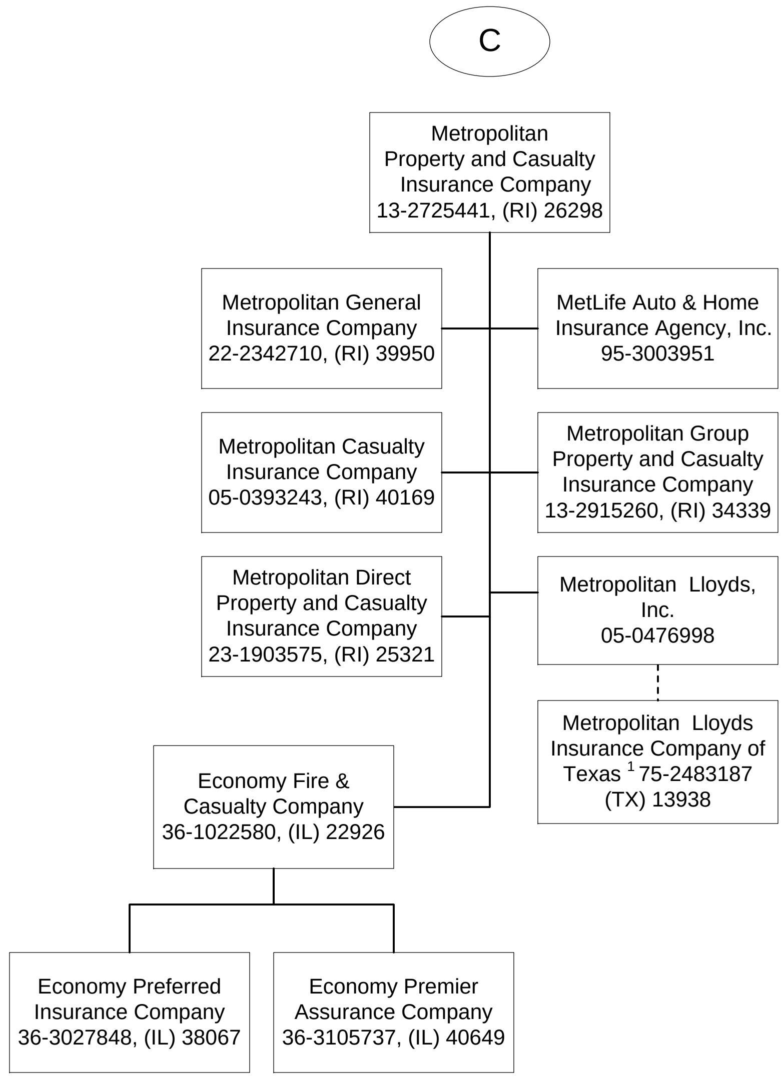
PART 1 - ORGANIZATIONAL CHART



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

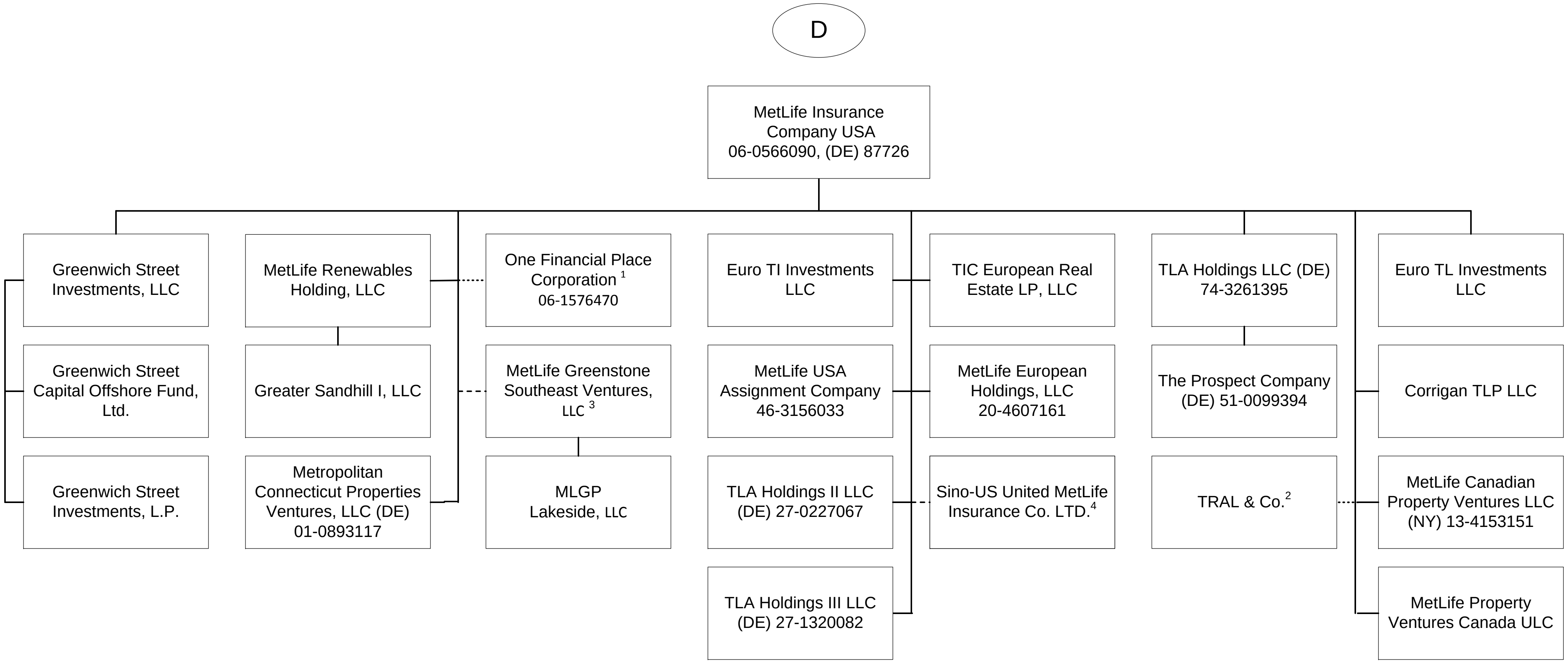
PART 1 - ORGANIZATIONAL CHART



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 USA.
2 TRAL & Co. is a general partnership. Its partners are MetLife Insurance Company USA and Metropolitan Life Insurance Company.
3 5% of MetLife Greenstone Southeast Ventures, LLC is owned by Metropolitan Connecticut Properties Ventures, LLC.
4 Sino-US United MetLife Insurance Co. Ltd. is owned at 27.8% by MetLife Insurance Company USA, 22.2% by Metropolitan Life Insurance Company and 50% by a third party.

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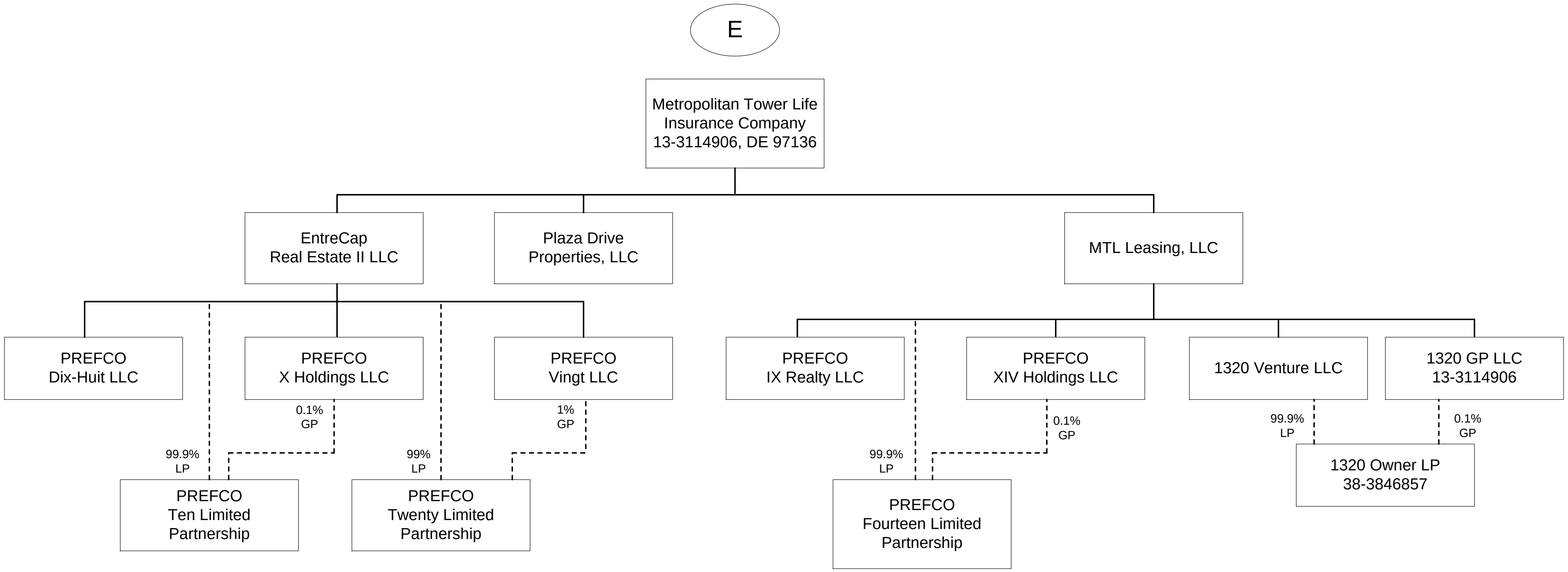

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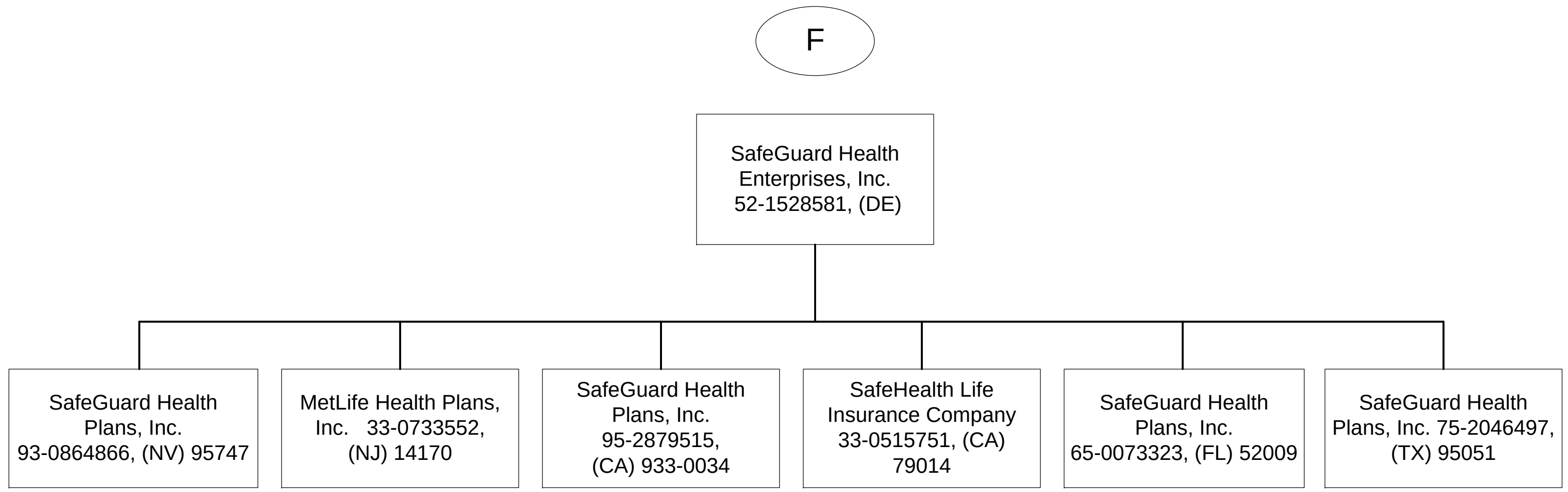

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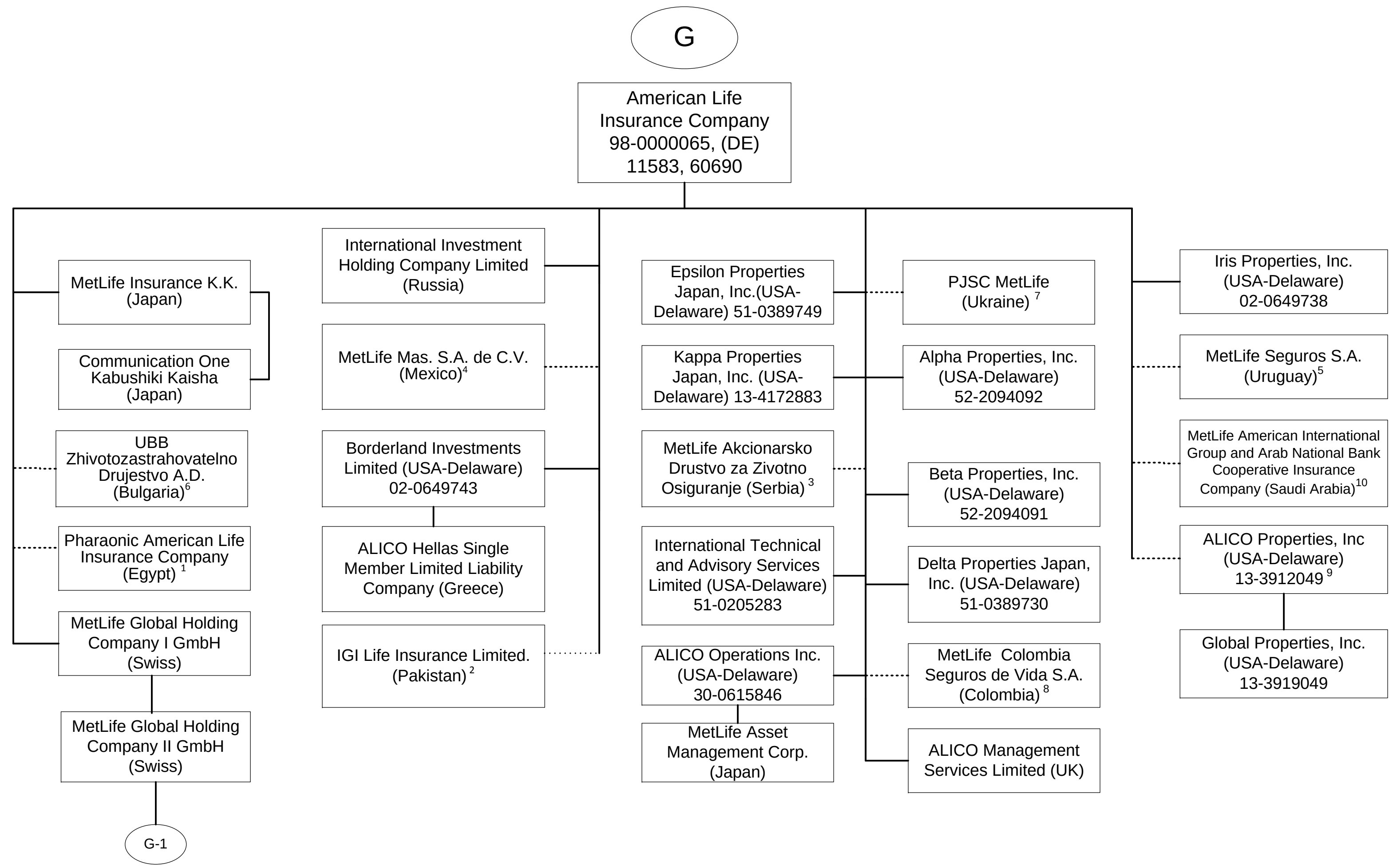
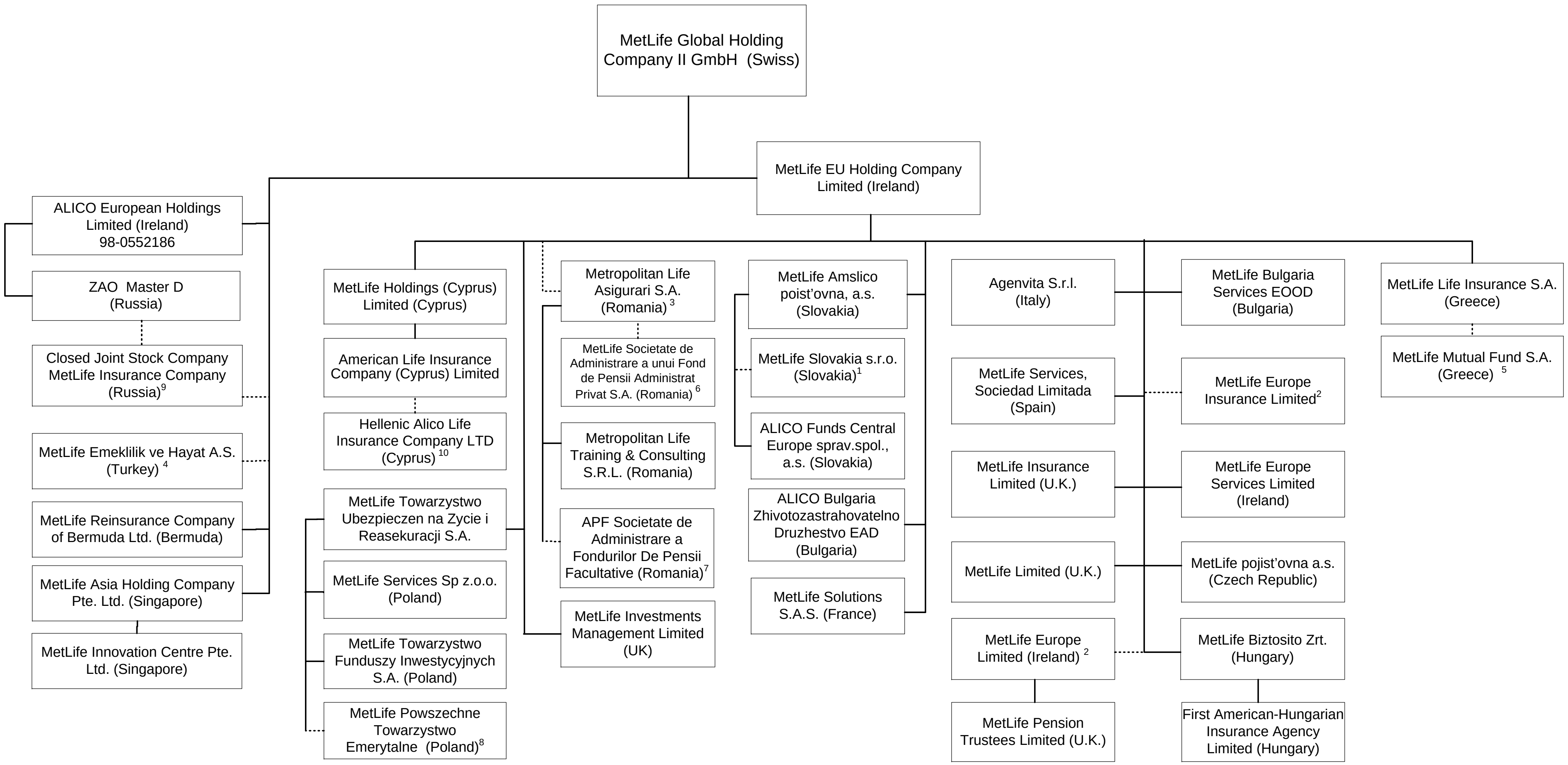


1 84.125% of Pharaonic American Life Insurance Company is owned by American Life Insurance Company and the remaining interests by third parties.
2 12.296% of IGI Life Insurance Limited is owned by American Life Insurance Company and the remaining interests by third parties.
3 99.98% of MetLife Akcionarsko 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 S.A. (Uruguay) is owned by American Life Insurance Company, 25.0798% is owned by MetLife, Inc. and 0.0015% by third party (Oscar Schmidt).
6 40% of UBB Zhivotozastrahovatelno Drujestvo AD is owned by American Life Insurance Company and the remaining by third parties
7 99.9988% PJSC MetLife 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.
8 90.9999942% of MetLife Colombia Seguros de Vida S.A. is owned by American Life Insurance Company, 9.0000011% is owned by International Technical and Advisory Services Borderland Investments Limited owns 0.0000016%, MetLife International Holdings Inc. owns 0.0000016% and Natiloportem Holdings, Inc. owns 0.0000016%.
9 51% of ALICO Properties, Inc. is owned by American Life Insurance Company and the remaining interest by third parties.
10 30% of MetLife, American International Group and Arab National Bank Cooperative Insurance Company is owned by ALICO and the remaining interest by third parties.

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

PART 1 - ORGANIZATIONAL CHART

G-1



1 99.956% of MetLife Slovakia s.r.o. is owned by MetLife EU Holding Company Limited and 0.044% is owned by International Technical and Advisory Services Limited.
2 American Life Insurance Company holds a 7% interest in this entity.
3 99.9982018% of Metropolitan 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 99.98% of MetLife Emeklilik ve Hayat A.S. is owned by MetLife Global Holding Company II GmbH (Swiss) and the remaining by third parties.
5 90% of MetLife Mutual Fund S.A. is owned by MetLife Life Insurance S.A. and the remaining interest by a third party.
6 99.9836% of MetLife Societate de Administrare a uni Fond de Pensii Administrat Privat S.A. is owned by Metropolitan Life Asigurari S.A. Romania and .0164% by MetLife Services Sp z.o.o.
7 99.99% of APF Societate de Administrare a Fondurilor De Pensii Facultative is owned by Metropolitan Life Asigurari S.A. Romania and 0.0001% is owned by International Technical and Advisory Services Limited.
8 50% of MetLife Powszechne Towarzystwo Emerytalne is owned by MetLife EU Holding Company Limited.
9 ZAO Master D owns 51% of Closed Joint Stock Company MetLife Insurance Company and MetLife Global Holding Company II GmbH owns the other 49%.
10 27.5% of Hellenic Alico Life Insurance Company Ltd. is owned by American Life Insurance Company Ltd. (Cyprus) and the remaining by a third party.

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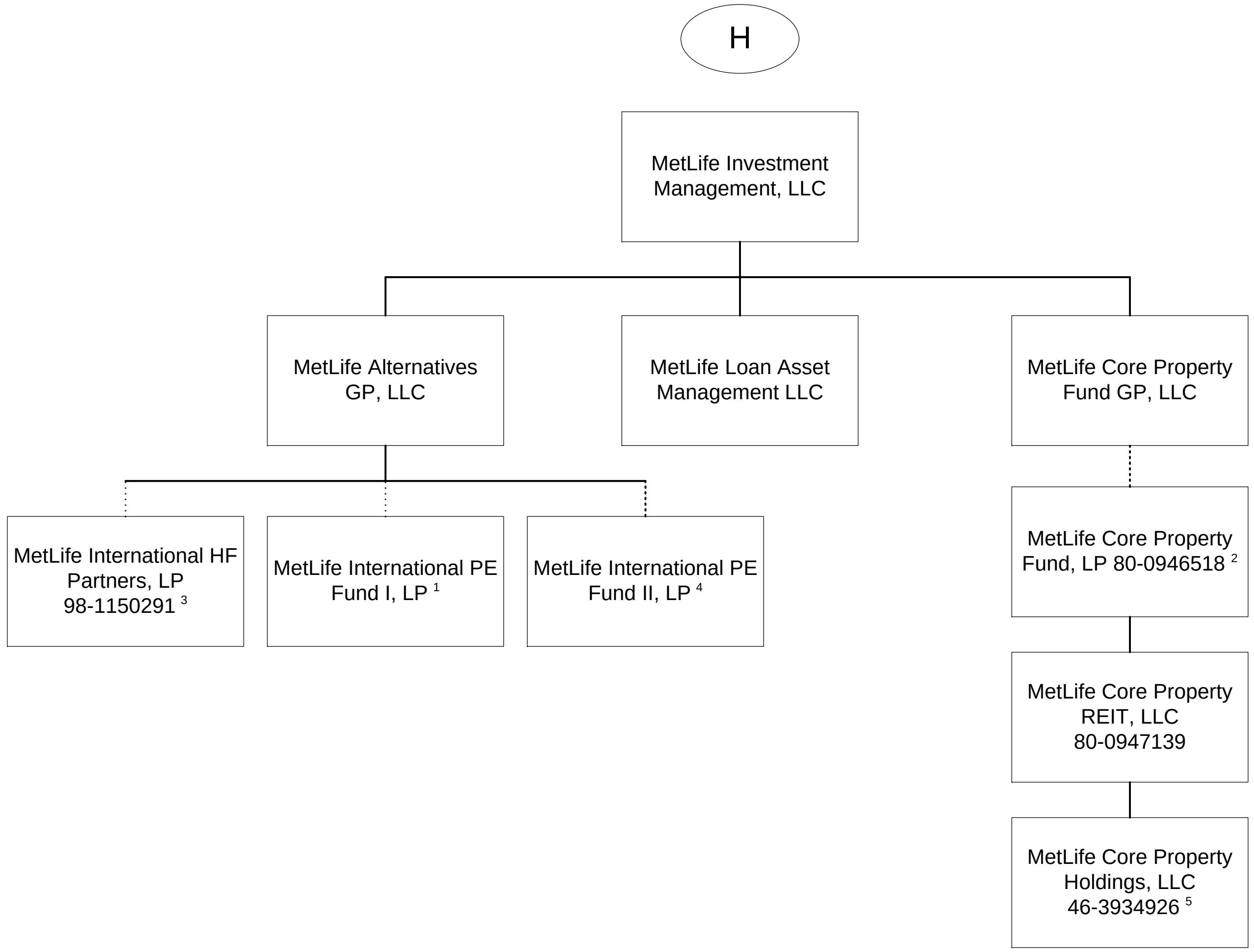
PART 1 - ORGANIZATIONAL CHART



1 92.593% 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 87.77% of the Limited partnership interests of this entity is owned by MetLife Insurance K.K (Japan), 9.54% is owned by MetLife Insurance Company of Korea Limited, 2.67% is owned by MetLife Limited (Hong Kong) and 0.02% is owned by MetLife Alternatives, GP.

4 94.54% of the limited partnership interest of MetLife International PE Fund II, LP is owned by MetLife Insurance K.K. (Japan), 2.77% is owned by MetLife Limited (Hong Kong), 2.1% is owned by MetLife Mexico, S.A. and 0.59% is owned by MetLife Insurance Company Hong Kong Limited.

5 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-Bernardo, 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, MCP Ashton South End, LLC, MCP 3040 Post Oak, LLC., MCP Plaza at Legacy, LLC., MCP VOA Holdings, LLC, MCP VOA I& III, LLC and MCP VOA II, LLC

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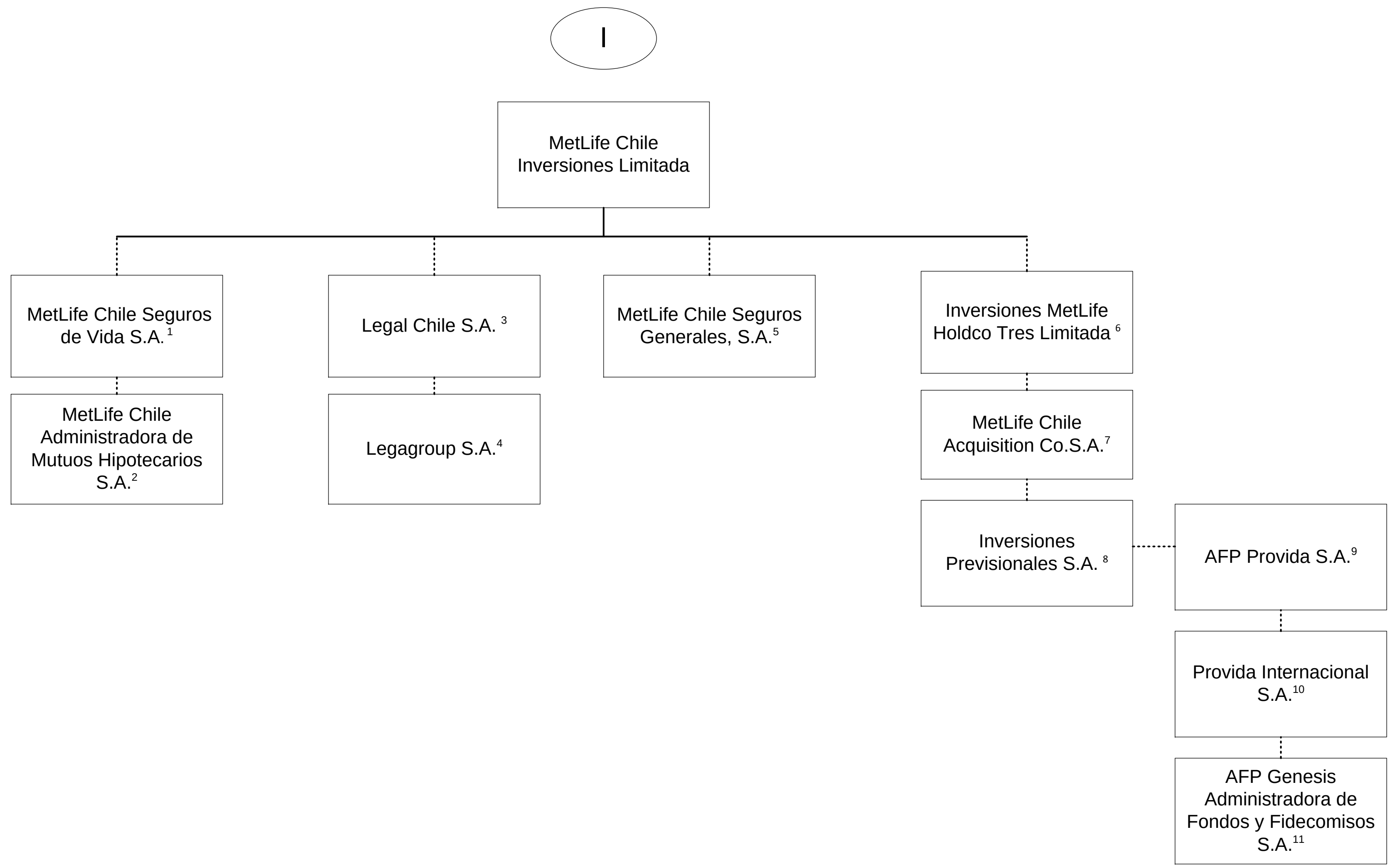

1 99.9969% is held by MetLife Chile Inversiones Limitada and .0031% by International Technical and Advisory Services Limited.
2 99.99% is held by MetLife Chile Seguros de Vida S.A. and .01% by MetLife Chile Inversiones Limitada.
3 51% of Legal Chile S.A. is owned by MetLife Chile Inversiones Limitada 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 Inversiones MetLife Holdco Dos Limitada.
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.

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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.

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