



ANNUAL STATEMENT

For the Year Ended December 31, 2016
of the Condition and Affairs of the

Metropolitan Group Property and Casualty Insurance Company

NAIC Group Code.....241, 241 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 34339	Employer's ID Number..... 13-2915260
Organized under the Laws of RI	State of Domicile or Port of Entry RI	Country of Domicile US
Incorporated/Organized..... December 10, 1976	Commenced Business..... December 1, 1977	
Statutory Home Office	700 Quaker Lane..... Warwick RI US 02886-6669 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	700 Quaker Lane..... Warwick RI US..... 02886-6669 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	401-827-2400 <small>(Area Code) (Telephone Number)</small>
Mail Address	PO Box 350, 700 Quaker Lane..... Warwick RI US 02887-0350 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	700 Quaker Lane..... Warwick RI US 02886-6669 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	800-638-4208 <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	www.metlife.com	
Statutory Statement Contact	Kevin Paul Swift <small>(Name)</small> kswift@metlife.com <small>(E-Mail Address)</small>	800-638-4208 <small>(Area Code) (Telephone Number) (Extension)</small> 401-827-2315 <small>(Fax Number)</small>

OFFICERS

Name	Title	Name	Title
1. Kishore Ponnnavolu	President	2. Maura Catherine Travers	Assistant General Counsel and Secretary
3. Michael John Bednarick #	Vice President and Chief Financial Officer	4. John Dennis McCallion #	Treasurer

OTHER

Robert Edward Bean #	Vice President	Kevin Chean #	Vice President
Marlene Beverly Debel	Executive Vice President	Darla Ann Finchum	Vice President
Barbara Jean Furr	Vice President	Lise Ann Hasegawa	Vice President
Richard Paul Lonardo	Vice President	Mick Lloyd Noland	Senior Vice President
Robert Francis Nostramo	Senior Vice President and General Counsel	Christopher Timothy Rhodes #	Vice President
Richard Andrew Stevens #	Vice President and Controller	Calvin Tyrone Strong #	Vice President

DIRECTORS OR TRUSTEES

Michael John Bednarick #	Barbara Jean Furr #	Kishore Ponnnavolu
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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.

Kishore Ponnnavolu
President

Maura Catherine Travers
Assistant General Counsel and Secretary

Michael John Bednarick
Vice President and Chief Financial Officer

Subscribed and sworn to before me

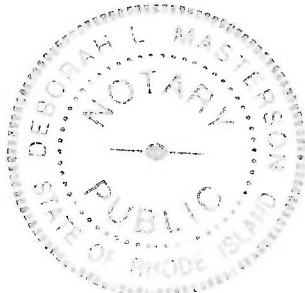
This 3rd day of February 2017

a. Is this an original filing? Yes [X] No []

b. If no

1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

Deborah L. Masterson
Notary
June 24, 2017



ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	382,589,752	0	382,589,752	356,769,678
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....2,502,782, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....4,295,998, Schedule DA).....	6,798,780	0	6,798,780	13,682,882
6. Contract loans (including \$.....0 premium notes).....	0	0	0	0
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	0	0	0	0
9. Receivables for securities.....	302,581	0	302,581	102,602
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	389,691,113	0	389,691,113	370,555,162
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	4,477,709	3,039	4,474,670	4,488,107
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	8,840,269	8,241,610	598,659	1,767,066
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	273,875,189	0	273,875,189	253,527,661
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	13,867,965	0	13,867,965	11,403,689
16.2 Funds held by or deposited with reinsured companies.....	73,798	0	73,798	368,664
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.....	4,644,993	0	4,644,993	8,694,576
18.2 Net deferred tax asset.....	12,122,202	5,438,250	6,683,952	0
19. Guaranty funds receivable or on deposit.....	73,312	0	73,312	97,341
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$.....0).....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	1,741,294	0	1,741,294	207,586
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets.....	5,673	5,673	0	4
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	709,413,517	13,688,572	695,724,945	651,109,856
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTAL (Lines 26 and 27).....	709,413,517	13,688,572	695,724,945	651,109,856

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Florida Hurricane CAT Fund / Citizen's Property Ins. Co Emergency Assessment....	0	0	0	4
2502. Deferred Expenses.....	5,673	5,673	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	5,673	5,673	0	4

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	0	47,720,777
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	1,079,424	198,935
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	0	4,479,597
4. Commissions payable, contingent commissions and other similar charges.....	0	0
5. Other expenses (excluding taxes, licenses and fees).....	0	0
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	0	0
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	0	0
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....323,244,775 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	0	0
10. Advance premium.....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	273,876,587	255,141,914
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	297,399	11,901,139
14. Amounts withheld or retained by company for account of others.....	0	0
15. Remittances and items not allocated.....	0	0
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....	4,501,542	4,701,995
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	0	0
20. Derivatives.....	0	0
21. Payable for securities.....	0	0
22. Payable for securities lending.....	0	0
23. Liability for amounts held under uninsured plans.....	0	0
24. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	2,249,862	(52,200,376)
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	282,004,814	271,943,981
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	282,004,814	271,943,981
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	3,000,000	3,000,000
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	192,546,568	192,546,568
35. Unassigned funds (surplus).....	218,173,563	183,619,307
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).....	413,720,131	379,165,875
38. TOTAL (Page 2, Line 28, Col. 3).....	695,724,945	651,109,856

DETAILS OF WRITE-INS

2501. Loss Portfolio Transfer.....	0	(52,200,376)
2502. Accounts Payable - Other Insurers.....	2,249,862	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	2,249,862	(52,200,376)
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 through 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 through 3203 plus 3298) (Line 32 above).....	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	0	0
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	0	0
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	0	0
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	4,063	1,388
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	4,063	1,388
7. Net income of protected cells.....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(4,063)	(1,388)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	16,121,603	16,626,770
10. Net realized capital gains (losses) less capital gains tax of \$.....287,442 (Exhibit of Capital Gains (Losses)).....	17,631	(31,739)
11. Net investment gain (loss) (Lines 9 + 10).....	16,139,234	16,595,031
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....11,015,557).....	(11,015,557)	(8,838,688)
13. Finance and service charges not included in premiums.....	1,076,687	1,142,833
14. Aggregate write-ins for miscellaneous income.....	18,786,267	7,848,094
15. Total other income (Lines 12 through 14).....	8,847,397	152,239
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	24,982,568	16,745,882
17. Dividends to policyholders.....	0	156,843
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).....	24,982,568	16,589,039
19. Federal and foreign income taxes incurred.....	(3,043,187)	13,237,474
20. Net income (Line 18 minus Line 19) (to Line 22).....	28,025,755	3,351,565
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	379,165,875	378,308,471
22. Net income (from Line 20).....	28,025,755	3,351,565
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....4,221.....	(16,281)	0
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	(8,092,910)	12,508,882
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	14,437,239	(14,776,687)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	200,453	(226,356)
29. Change in surplus notes.....	0	0
30. Surplus (contributed to) withdrawn from Protected Cells.....	0	0
31. Cumulative effect of changes in accounting principles.....	0	0
32. Capital changes:		
32.1 Paid in.....	0	0
32.2 Transferred from surplus (Stock Dividend).....	0	0
32.3 Transferred to surplus.....	0	0
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....	0	0
33.3. Transferred from capital.....	0	0
34. Net remittances from or (to) Home Office.....	0	0
35. Dividends to stockholders.....	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	34,554,256	857,404
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	413,720,131	379,165,875
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401. Quota Share - Dividends, Write-Offs, Payment Fees.....	9,938,871	7,852,698
1402. Funds Held Settlement.....	8,847,396	0
1403. Miscellaneous Fee Revenue.....	0	(4,604)
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	18,786,267	7,848,094
3701.	0	0
3702.	0	0
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	(784,463)	(2,014,344)
2. Net investment income.....	16,534,513	16,637,126
3. Miscellaneous income.....	8,847,397	152,239
4. Total (Lines 1 through 3).....	24,597,447	14,775,021
5. Benefit and loss related payments.....	49,009,698	14,268,771
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	4,459,631	2,007,471
8. Dividends paid to policyholders.....	0	156,843
9. Federal and foreign income taxes paid (recovered) net of \$.... 164,907 tax on capital gains (losses).....	(6,805,328)	8,718,469
10. Total (Lines 5 through 9).....	46,664,001	25,151,554
11. Net cash from operations (Line 4 minus Line 10).....	(22,066,554)	(10,376,533)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	77,434,669	29,203,142
12.2 Stocks.....	0	0
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	6,221,036
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(154)	626
12.7 Miscellaneous proceeds.....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	77,434,515	35,424,804
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	103,364,095	34,755,604
13.2 Stocks.....	0	0
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	199,979	3,097,721
13.7 Total investments acquired (Lines 13.1 to 13.6).....	103,564,074	37,853,325
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).....	(26,129,559)	(2,428,521)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	41,312,011	25,872,188
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	41,312,011	25,872,188
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(6,884,102)	13,067,134
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	13,682,882	615,748
19.2 End of year (Line 18 plus Line 19.1).....	6,798,780	13,682,882

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

20.0001	0	0
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**Ex. of Premiums Earned
NONE**

**Underwriting and Investment Ex. - Pt. 1A - Recapitulation of All Premiums
NONE**

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	0	0	220	0	220	0
2. Allied lines.....	703	0	0	703	0	0
3. Farmowners multiple peril.....	0	0	0	0	0	0
4. Homeowners multiple peril.....	138,657,167	0	0	138,657,167	0	0
5. Commercial multiple peril.....	0	0	0	0	0	0
6. Mortgage guaranty.....	0	0	0	0	0	0
8. Ocean marine.....	0	0	0	0	0	0
9. Inland marine.....	3,080,896	0	0	3,080,896	0	0
10. Financial guaranty.....	0	0	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	0
11.2 Medical professional liability - claims-made.....	0	0	0	0	0	0
12. Earthquake.....	1,266,468	0	0	1,266,468	0	0
13. Group accident and health.....	0	0	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0
15. Other accident and health.....	0	0	0	0	0	0
16. Workers' compensation.....	0	0	0	0	0	0
17.1 Other liability - occurrence.....	2,411,311	0	494	2,411,311	494	0
17.2 Other liability - claims-made.....	0	0	0	0	0	0
17.3 Excess workers' compensation.....	0	0	0	0	0	0
18.1 Products liability - occurrence.....	0	0	0	0	0	0
18.2 Products liability - claims-made.....	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	337,206,429	0	0	337,206,429	0	0
19.3, 19.4 Commercial auto liability.....	0	0	0	0	0	0
21. Auto physical damage.....	255,251,642	0	0	255,251,642	0	0
22. Aircraft (all perils).....	0	0	0	0	0	0
23. Fidelity.....	0	0	0	0	0	0
24. Surety.....	0	0	0	0	0	0
26. Burglary and theft.....	0	0	0	0	0	0
27. Boiler and machinery.....	0	0	0	0	0	0
28. Credit.....	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0
30. Warranty.....	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability.....	XXX	0	(11,346)	0	(11,346)	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.....	737,874,616	0	(10,632)	737,874,616	(10,632)	0

DETAILS OF WRITE-INS

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

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	0	4,005,776	1,576,539	2,429,237	0	2,429,237	0	
2. Allied lines.....	0	406,382	(175,057)	581,439	0	581,439	0	
3. Farmowners multiple peril.....	0	0	0	0	0	0	0	
4. Homeowners multiple peril.....	65,715,607	95,355	65,673,475	137,487	0	137,487	0	
5. Commercial multiple peril.....	0	818,999	(396,069)	1,215,068	0	1,215,068	0	
6. Mortgage guaranty.....	0	0	0	0	0	0	0	
8. Ocean marine.....	0	1,332,777	1,029,202	303,575	0	303,575	0	
9. Inland marine.....	1,325,539	641,050	1,082,420	884,169	0	884,169	0	
10. Financial guaranty.....	0	0	0	0	0	0	0	
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	0	0	
11.2 Medical professional liability - claims-made.....	0	0	0	0	0	0	0	
12. Earthquake.....	0	0	0	0	0	0	0	
13. Group accident and health.....	0	0	0	0	0	0	0	
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	
15. Other accident and health.....	0	0	0	0	0	0	0	
16. Workers' compensation.....	0	526,996	(2,280,219)	2,807,215	0	2,807,215	0	
17.1 Other liability - occurrence.....	0	16,900,965	(20,052,036)	36,953,001	0	36,953,001	0	
17.2 Other liability - claims-made.....	0	0	0	0	0	0	0	
17.3 Excess workers' compensation.....	0	0	0	0	0	0	0	
18.1 Products liability - occurrence.....	0	0	0	0	0	0	0	
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	
19.1, 19.2 Private passenger auto liability.....	212,410,348	377,368	211,698,752	1,088,964	0	1,088,964	0	
19.3, 19.4 Commercial auto liability.....	0	0	0	0	0	0	0	
21. Auto physical damage.....	136,943,642	105,434	136,924,904	124,172	0	124,172	0	
22. Aircraft (all perils).....	0	4,722	(7,825)	12,547	0	12,547	0	
23. Fidelity.....	0	0	(10,331)	10,331	0	10,331	0	
24. Surety.....	0	345,253	1,938	343,315	0	343,315	0	
26. Burglary and theft.....	0	0	0	0	0	0	0	
27. Boiler and machinery.....	0	833	(9,426)	10,259	0	10,259	0	
28. Credit.....	0	0	0	0	0	0	0	
29. International.....	0	0	0	0	0	0	0	
30. Warranty.....	0	0	0	0	0	0	0	
31. Reinsurance - nonproportional assumed property.....	XXX	0	(13,984)	13,984	0	13,984	0	
32. Reinsurance - nonproportional assumed liability.....	XXX	4,516	(801,499)	806,015	0	806,015	0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0	0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	
35. TOTALS.....	416,395,136	25,566,426	394,240,784	47,720,778	0	47,720,778	0	

DETAILS OF WRITE-INS

3401.	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0
3403.	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	XXX
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	0	830,569	830,569	0	0	296,190	296,190	0	0
2. Allied lines.....	0	471,072	471,072	0	0	167,989	167,989	0	0
3. Farmowners multiple peril.....	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril.....	11,413,094	102,298	11,515,392	0	6,414,207	36,481	6,450,688	0	0
5. Commercial multiple peril.....	0	864,648	864,648	0	0	308,343	308,343	0	0
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8. Ocean marine.....	0	233,938	233,938	0	0	83,424	83,424	0	0
9. Inland marine.....	77,635	597,094	674,729	0	167,033	212,930	379,963	0	0
10. Financial guaranty.....	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made.....	0	0	0	0	0	0	0	0	0
12. Earthquake.....	0	0	0	0	72,322	0	72,322	0	0
13. Group accident and health.....	0	0	0	0	0	0	0	(a).....	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0	0
15. Other accident and health.....	0	0	0	0	0	0	0	(a).....	0
16. Workers' compensation.....	0	2,653,412	2,653,412	0	0	946,234	946,234	0	0
17.1 Other liability - occurrence.....	591,019	35,424,623	36,015,642	0	1,343,043	12,655,330	13,998,373	0	0
17.2 Other liability - claims-made.....	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation.....	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence.....	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	267,166,188	1,492,766	268,658,954	0	28,753,499	532,336	29,285,835	0	0
19.3, 19.4 Commercial auto liability.....	0	0	0	0	0	0	0	0	0
21. Auto physical damage.....	14,362,042	82,232	14,444,274	0	(12,485,465)	29,325	(12,456,140)	0	0
22. Aircraft (all perils).....	0	12,055	12,055	0	0	4,299	4,299	0	0
23. Fidelity.....	0	518	518	0	0	185	185	0	0
24. Surety.....	0	206,168	206,168	0	0	73,522	73,522	0	0
26. Burglary and theft.....	0	0	0	0	0	0	0	0	0
27. Boiler and machinery.....	0	9,690	9,690	0	0	3,455	3,455	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	14,073	14,073	0	XXX	5,019	5,019	0	0
32. Reinsurance - nonproportional assumed liability.....	XXX	404,518	404,518	0	XXX	144,255	144,255	0	0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	293,609,978	43,399,674	337,009,652	0	24,264,639	15,499,317	39,763,956	0	0
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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

Metropolitan Group Property and Casualty Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	9,320,226	0	0	9,320,226
1.2 Reinsurance assumed.....	1,929,172	0	0	1,929,172
1.3 Reinsurance ceded.....	11,249,398	0	0	11,249,398
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	0	0	0	0
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	34,425,232	0	34,425,232
2.2 Reinsurance assumed, excluding contingent.....	0	0	0	0
2.3 Reinsurance ceded, excluding contingent.....	0	34,425,232	0	34,425,232
2.4 Contingent - direct.....	0	8,334	0	8,334
2.5 Contingent - reinsurance assumed.....	0	0	0	0
2.6 Contingent - reinsurance ceded.....	0	8,334	0	8,334
2.7 Policy and membership fees.....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	0	0	0
3. Allowances to manager and agents.....	0	0	0	0
4. Advertising.....	0	0	0	0
5. Boards, bureaus and associations.....	0	0	0	0
6. Surveys and underwriting reports.....	0	0	0	0
7. Audit of assureds' records.....	0	0	0	0
8. Salary and related items:				
8.1 Salaries.....	0	0	0	0
8.2 Payroll taxes.....	0	0	0	0
9. Employee relations and welfare.....	0	0	0	0
10. Insurance.....	0	0	0	0
11. Directors' fees.....	0	0	0	0
12. Travel and travel items.....	0	0	0	0
13. Rent and rent items.....	0	0	0	0
14. Equipment.....	0	0	0	0
15. Cost or depreciation of EDP equipment and software.....	0	0	0	0
16. Printing and stationery.....	0	0	0	0
17. Postage, telephone and telegraph, exchange and express.....	0	0	0	0
18. Legal and auditing.....	0	0	0	0
19. Totals (Lines 3 to 18).....	0	0	0	0
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....24,480.....	0	0	0	0
20.2 Insurance department licenses and fees.....	0	0	0	0
20.3 Gross guaranty association assessments.....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate).....	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	0	0	0
21. Real estate expenses.....	0	0	0	0
22. Real estate taxes.....	0	0	0	0
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	0	4,063	3,652	7,715
25. Total expenses incurred.....	0	4,063	3,652	(a) 7,715
26. Less unpaid expenses - current year.....	0	0	0	0
27. Add unpaid expenses - prior year.....	4,479,597	0	0	4,479,597
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).....	4,479,597	4,063	3,652	4,487,312

DETAILS OF WRITE-INS

2401. Miscellaneous Expense.....	0	4,063	3,652	7,715
2402.	0	0	0	0
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	0	4,063	3,652	7,715

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....258,548	.....284,965
1.1 Bonds exempt from U.S. tax.....	(a).....14,116,590	.....14,152,498
1.2 Other bonds (unaffiliated).....	(a).....1,790,068	.....1,714,628
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....0	.....0
2.11 Preferred stocks of affiliates.....	(b).....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0
3. Mortgage loans.....	(c).....0	.....0
4. Real estate.....	(d).....0	.....0
5. Contract loans.....	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	(e).....29,178	.....28,856
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....0	.....0
9. Aggregate write-ins for investment income.....	.....(55,692)	.....(55,692)
10. Total gross investment income.....	.....16,138,692	.....16,125,255
11. Investment expenses.....		(g).....3,652
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13. Interest expense.....		(h).....0
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....3,652
17. Net investment income (Line 10 minus Line 16).....		.....16,121,603

DETAILS OF WRITE-INS

0901. Securities Write Off.....	.....(55,692)	.....(55,692)
0902. ....	.....0	.....0
0903. ....	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....(55,692)	.....(55,692)
1501. ....	.....0	.....0
1502. ....	.....0	.....0
1503. ....	.....0	.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....0	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....0	.....0

- (a) Includes \$.....1,149,525 accrual of discount less \$.....1,552,037 amortization of premium and less \$.....170,362 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 \$.....28,572 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....134,367	.....0	.....134,367	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....90,095	.....0	.....90,095	.....(12,060)	.....0
1.2 Other bonds (unaffiliated).....	.....80,765	.....0	.....80,765	.....0	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....0	.....0	.....0	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	.....(154)	.....0	.....(154)	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....305,073	.....0	.....305,073	.....(12,060)	.....0

DETAILS OF WRITE-INS

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	0	0	0
2.2 Common stocks.....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale.....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans.....	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA).....	0	0	0
9. Receivables for securities.....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued.....	3,039	0	(3,039)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	8,241,610	7,901,595	(340,015)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	0	0	0
16.2 Funds held by or deposited with reinsured companies.....	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	0	0	0
18.2 Net deferred tax asset.....	5,438,250	20,219,334	14,781,084
19. Guaranty funds receivable or on deposit.....	0	0	0
20. Electronic data processing equipment and software.....	0	0	0
21. Furniture and equipment, including health care delivery assets.....	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets.....	5,673	4,882	(791)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	13,688,572	28,125,811	14,437,239
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. TOTALS (Lines 26 and 27).....	13,688,572	28,125,811	14,437,239

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 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Deferred Expenses.....	5,673	4,882	(791)
2502.....	0	0	0
2503.....	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	5,673	4,882	(791)

NOTES TO THE FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

Metropolitan Group Property and Casualty Insurance Company (the “Company”) presents the accompanying financial statements on the basis of accounting practices prescribed or permitted (“RI SAP”) by the State of Rhode Island (“RI”) Department of Business Regulation, Insurance Division (the “Department” or “RIDBR”).

The Department recognizes only the statutory accounting practices prescribed or permitted by Rhode Island in determining and reporting the financial condition and results of operations of an insurance company, in determining its solvency under the Rhode Island Insurance Law. In 2001, the National Association of Insurance Commissioners (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) was adopted as the basis of RI SAP.

Rhode Island has not adopted any prescribed accounting practices that differ from those found in NAIC SAP. A reconciliation of the Company’s net income and capital and surplus between RI SAP and NAIC SAP is as follows (in whole dollars):

	For the Year Ended December 31, 2016	For the Year Ended December 31, 2015
Net income, RI SAP	\$ 28,025,755	\$ 3,351,565
State prescribed practices: NONE	—	—
State permitted practices: NONE	—	—
Net income, NAIC SAP	\$ 28,025,755	\$ 3,351,565
	December 31, 2016	December 31, 2015
Statutory capital and surplus, RI SAP	\$ 413,720,131	\$ 379,165,875
State prescribed practices: NONE	—	—
State permitted practices: NONE	—	—
Statutory capital and surplus, NAIC SAP	\$ 413,720,131	\$ 379,165,875

The Company’s risk-based capital (“RBC”) would not have triggered a regulatory event without the use of the state prescribed practices.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

All references to realized and unrealized net capital gains (losses), including other than temporary impairments (“OTTI”) and impairments, are pre-tax unless otherwise noted.

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.

In addition, the Company uses the following accounting policies:

- (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 nonaffiliates are stated at fair value.
- (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, in which case such stocks 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, in which case such stocks are stated at the lower of cost or fair value.
- (5) Mortgage loans on real estate are principally stated at amortized cost, net of valuation allowances.
- (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

NOTES TO THE FINANCIAL STATEMENTS

prospective basis. For all other mortgage-backed and asset-backed bonds, the effective yield is recalculated on a retrospective basis.

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

For loan-backed securities, including asset-backed securities ("ABS"), which are not modeled, the NAIC relies on the second lowest NAIC Credit Rating Provider ("CRP") rating to determine the initial NAIC designation. The second lowest CRP rating is used to determine the carrying value of the security, which is based on the NAIC's estimate of expected losses, using an NAIC published formula. The carrying value of the security determines its final NAIC designation, which is used for reporting in the Annual Statement and in RBC calculations. This revised methodology does not apply to NAIC 1 and NAIC 6 securities which are rated at the second lowest CRP designation.

- (7) The Company accounts for investments in subsidiary, controlled and affiliated ("SCA") companies using the statutory equity of the investee if the entity is an insurance company. All noninsurance entities are valued at the U.S. Generally Accepted Accounting Principles ("GAAP") equity of the investee.
- (8) Investments in joint ventures, partnerships and limited liability companies ("LLC") are carried at the underlying audited GAAP equity (or audited International Financial Reporting Standards equity for certain partnership interests) of the respective entity's financial statements. Undistributed earnings of these entities are recognized in unrealized gains and losses. Such investments are nonadmitted if they do not have financial statement audits.
- (9) The Company did not utilize derivative instruments.
- (10) The Company considers anticipated investment income as a factor in the premium deficiency calculation.
- (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, 2016 is reported net of estimated salvage and subrogation recoverable. The Company currently has asbestos and environmental impairment liability ("EIL") loss reserves relating to the business written prior to 1990. The Reserves related to these exposures are handled by a third party and the Company does not expect any adverse results from the asbestos and EIL due to a corresponding excess of loss contract.

- (12) The Company did not modify its capitalization policy from the prior period.
- (13) The Company does not have pharmaceutical rebate receivables.

D. Going Concern

Management does not have any substantial doubt about the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

Accounting Pronouncements

In November 2016, the NAIC adopted changes to SSAP No. 3, *Accounting Changes and Corrections of Errors*, to clarify guidance on the recognition of accounting errors and when to file an amended financial statement. The adoption of these changes did not have an impact on the Company's financial statements.

In April and August 2016, the NAIC adopted changes to the disclosures of permitted and prescribed practices required by SSAP No. 1, *Accounting Policies, Risks & Uncertainties, and Other Disclosures*. The changes modify the requirements on what types of permitted and prescribed practices are disclosed and expand the information required in the disclosures. The adoption of these changes did not have an impact on the Company's financial statements.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

The Company had no transactions that were accounted for as a statutory purchase during 2016 and 2015.

NOTES TO THE FINANCIAL STATEMENTS

B. Statutory Merger

The Company had no statutory mergers during 2016 and 2015.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance during 2016 and 2015.

D. Impairment Loss

The Company had no recognized impairment losses during 2016 and 2015.

4. Discontinued Operations

The Company had no discontinued operations during 2016 and 2015.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1-2) During 2016 and 2015, the Company did not acquire any mortgage loans.

(3-4) The Company did not have any mortgage loans, including Mezzanine real estate loans, in 2016 and 2015.

(5-7) During 2016 and 2015, the Company had no impaired or nonaccrual mortgage loans and allowance for credit losses.

B. Debt Restructuring

The Company did not have any restructured debt in which the Company was a creditor in 2016 and 2015.

C. Reverse Mortgages

The Company did not have any reverse mortgages in 2016 and 2015.

D. Loan-backed Securities

(1) Prepayment assumptions were obtained from published broker dealer values and internal estimates.

(2-5) The Company did not have any loan-backed securities with impairments in 2016 and 2015.

E. Repurchase Agreements and/or Securities Lending Transactions

(1) The Company did not have any repurchase agreements or securities lending transactions in 2016 and 2015.

(2) The Company did not have any pledged assets as collateral for repurchase agreements, securities lending transactions or dollar repurchase agreements as of December 31, 2016 and 2015.

(3) Collateral received

The Company did not receive any collateral in 2016 and 2015.

(4) The Company did not have any securities lending transactions in 2016 and 2015.

(5) Collateral Reinvestment

The Company did not reinvest collateral in 2016 and 2015.

(6-7) The Company did not have any securities lending transactions in 2016 and 2015.

F. Real Estate

The Company did not have real estate investments or real estate held for sale in 2016 and 2015.

G. Investments in Low-Income Housing Tax Credits ("LIHTC")

The Company did not have investments in LIHTC in 2016 and 2015.

NOTES TO THE FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Information on the Company's investment in restricted assets as of December 31, 2016 was as follows:

Restricted Asset Category	Gross (Admitted and Nonadmitted) Restricted										Percentage	
	Current Year										10	11
	1	2	3	4	5	6	7	8	9			
	Total General Account	General Account Supporting Separate Account Activity (a)	Total Separate Account Restricted Assets	Separate Account Assets Supporting General Account Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non Admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted and Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
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	5,337,232	—	—	—	5,337,232	5,546,546	(209,314)	—	5,337,232	0.75	0.77	
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.00	0.00	
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	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	\$ 5,337,232	\$ —	\$ —	\$ —	\$ 5,337,232	\$ 5,546,546	\$ (209,314)	\$ —	\$ 5,337,232	0.75%	0.77%	

(a) Subset of column 1.

(b) Subset of column 3.

(c) Column 5 divided by Asset Page. column 1, line 28

(d) Column 9 divided by Asset Page. column 3, line 28

(2-3) The Company did not have any assets pledged as collateral, not captured in other categories, or any other restricted assets in 2016 and 2015.

(4) The Company did not have any collateral received and reported as assets at December 31, 2016.

I. Working Capital Finance Investments

The Company had no working capital finance investments as of year ended December 31, 2016.

J. Offsetting and Netting of Assets and Liabilities

The Company had no assets and liabilities which are offset and reported net in accordance with a valid right to offset.

K. Structured Notes

A structured note is a direct debt issuance by a corporation, municipality, or government entity, ranking pari-passu with the issuer's other debt issuances of equal seniority where either: 1) the coupon and/or principal payments are linked, in whole or in part, to prices or payment streams from an index or indices, or assets deriving their value from other than the issuer's credit quality, or 2) the coupon and/or principal payments are leveraged by a formula that is different from either a fixed coupon, or a non-leveraged floating rate coupon linked to an interest rate index, including but not limited to London Interbank Offered Rate ("LIBOR") or the prime rate. As of December 31, 2016, the Company did not own any structured notes.

L. 5* Securities

The Company did not hold any investments with a 5* NAIC designation at December 31, 2016 and 2015.

6. Joint Ventures, Partnerships and Limited Liability Companies

The Company had no investments in any joint venture, partnership or LLC.

NOTES TO THE FINANCIAL STATEMENTS

7. Investment Income

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

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

- B. The total amount excluded was \$3,039 for the year ended December 31, 2016 and \$0 for the year ended December 31, 2015.

8. Derivative Instruments

The Company did not use any derivative instruments during 2016 or 2015.

9. Income Taxes

- A. The components of net deferred tax assets (“DTA”) and deferred tax liabilities (“DTL”) consisted of the following:

	December 31, 2016		
	Ordinary	Capital	Total
Gross DTA	\$ 12,438,749	\$ 180,048	\$ 12,618,797
Statutory valuation allowance adjustments	—	—	—
Adjusted gross DTA	12,438,749	180,048	12,618,797
DTA nonadmitted	(5,258,202)	(180,048)	(5,438,250)
Subtotal net admitted DTA	7,180,547	—	7,180,547
DTL	(496,595)	—	(496,595)
Net admitted DTA/(Net DTL)	\$ 6,683,952	\$ —	\$ 6,683,952

	December 31, 2015		
	Ordinary	Capital	Total
Gross DTA	\$ 20,254,177	\$ —	\$ 20,254,177
Statutory valuation allowance adjustments	—	—	—
Adjusted gross DTA	20,254,177	—	20,254,177
DTA nonadmitted	(20,219,332)	—	(20,219,332)
Subtotal net admitted DTA	34,845	—	34,845
DTL	(34,845)	—	(34,845)
Net admitted DTA/(Net DTL)	\$ —	\$ —	\$ —

	Change		
	Ordinary	Capital	Total
Gross DTA	\$ (7,815,428)	\$ 180,048	\$ (7,635,380)
Statutory valuation allowance adjustments	—	—	—
Adjusted gross DTA	(7,815,428)	180,048	(7,635,380)
DTA nonadmitted	14,961,130	(180,048)	14,781,082
Subtotal net admitted DTA	7,145,702	—	7,145,702
DTL	(461,750)	—	(461,750)
Net admitted DTA/(Net DTL)	\$ 6,683,952	\$ —	\$ 6,683,952

Admission calculation components – SSAP No. 101, *Income Taxes*, (“SSAP 101”):

	December 31, 2016		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 5,000	—	\$ 5,000
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)	6,678,952	—	6,678,952
1. Adjusted gross DTA expected to be realized following the balance sheet date	6,678,952	—	6,678,952
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	61,055,427
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	496,595	—	496,595
DTA admitted as the result of application of SSAP 101 total	\$ 7,180,547	\$ —	\$ 7,180,547

NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2015		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	—	\$ —
Adjusted gross DTA expected to be realized (excluding the amount of DTA from above) after application of the threshold limitation (the lesser of 1 and 2 below)	—	—	—
1. Adjusted gross DTA expected to be realized following the balance sheet date	—	—	—
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	56,874,881
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	34,845	—	34,845
DTA admitted as the result of application of SSAP 101 total	<u>\$ 34,845</u>	<u>\$ —</u>	<u>\$ 34,845</u>

	Change		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 5,000	—	\$ 5,000
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)	6,678,952	—	6,678,952
1. Adjusted gross DTA expected to be realized following the balance sheet date	6,678,952	—	6,678,952
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	4,180,546
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	461,750	—	461,750
DTA admitted as the result of application of SSAP 101 total	<u>\$ 7,145,702</u>	<u>\$ —</u>	<u>\$ 7,145,702</u>

	2016	2015
RBC percentage used to determine recovery period and threshold limitation amount	9403%	5294%
Amount of total adjusted capital used to determine recovery period and threshold limitation	\$ 4,295,594	\$ 7,162,422

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

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

B. All DTL were recognized as of December 31, 2016 and 2015.

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

	December 31, 2016	December 31, 2015
Federal	\$ (3,043,187)	\$ 13,237,474
Foreign	—	—
Subtotal	<u>(3,043,187)</u>	<u>13,237,474</u>
Federal income tax on net capital gains (losses)	287,442	(11,909)
Utilization of capital loss carryforwards	—	—
Other	—	—
Federal income tax on prior period adjustment in surplus	—	—
Federal and foreign income taxes incurred	<u>\$ (2,755,745)</u>	<u>\$ 13,225,565</u>

NOTES TO THE FINANCIAL STATEMENTS

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

DTA:	<u>December 31, 2016</u>	<u>December 31, 2015</u>	<u>Change</u>
Ordinary:			
Discounting of unpaid losses	\$ —	\$ —	\$ —
Unearned premium reserve	—	—	—
Policyholder reserves	1,144,876	12,629,916	(11,485,040)
Investments	—	386,124	(386,124)
Deferred acquisition costs	—	—	—
Policyholder dividends accrual	—	—	—
Fixed assets	—	—	—
Compensation and benefits accrual	—	—	—
Pension accrual	—	—	—
Receivables - nonadmitted	—	—	—
Net operating loss carryforward	3,799,389	—	3,799,389
Tax credit carryforwards	3,115,662	2,979,662	136,000
Other (including items <5% of total ordinary tax assets)	1,491,208	1,491,208	—
Nonadmitted assets	2,887,614	2,767,267	120,347
Subtotal	<u>12,438,749</u>	<u>20,254,177</u>	<u>(7,815,428)</u>
Statutory valuation allowance adjustment	—	—	—
Nonadmitted	(5,258,202)	(20,219,332)	14,961,130
Admitted ordinary DTA	<u>7,180,547</u>	<u>34,845</u>	<u>7,145,702</u>
Capital:			
Investments	180,048	—	180,048
Net capital loss carryforward	—	—	—
Real estate	—	—	—
Other (including items <5% of total capital tax assets)	—	—	—
Subtotal	<u>180,048</u>	<u>—</u>	<u>180,048</u>
Statutory valuation allowance adjustment	—	—	—
Nonadmitted	(180,048)	—	(180,048)
Admitted capital DTA	<u>—</u>	<u>—</u>	<u>—</u>
Admitted DTA	<u>\$ 7,180,547</u>	<u>\$ 34,845</u>	<u>\$ 7,145,702</u>
	<u>December 31, 2016</u>	<u>December 31, 2015</u>	<u>Change</u>
DTL :			
Ordinary:			
Investments	\$ (461,750)	\$ —	\$ (461,750)
Fixed assets	—	—	—
Deferred and uncollected premiums	—	—	—
Policyholder reserves	—	—	—
Other (including items <5% of total ordinary tax liabilities)	(34,845)	(34,845)	—
Subtotal	<u>(496,595)</u>	<u>(34,845)</u>	<u>(461,750)</u>
Capital:			
Investments	—	—	—
Real estate	—	—	—
Other (including items <5% of total capital tax liabilities)	—	—	—
Subtotal	<u>—</u>	<u>—</u>	<u>—</u>
DTL	<u>\$ (496,595)</u>	<u>\$ (34,845)</u>	<u>\$ (461,750)</u>
Net DTA/(DTL)	<u>\$ 6,683,952</u>	<u>\$ —</u>	<u>\$ 6,683,952</u>
		Change in nonadmitted DTA	(14,781,082)
		Tax effect of unrealized gains (losses)	4,221
		Change in net DTA	<u>\$ (8,092,909)</u>

NOTES TO THE FINANCIAL STATEMENTS

- D. The provision for Federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to net gain (loss) from operations after dividends to policyholders and before Federal income tax. The significant items causing the difference were as follows:

	<u>December 31, 2016</u>
Net gain (loss) from operations after dividends to policyholders and before Federal income tax @ 35%	\$ 8,737,731
Net realized capital gains (losses) @ 35%	106,776
Tax effect of:	
Prior years adjustments and accruals	821,623
Other	1,749
Change in nonadmitted assets	(120,347)
Tax exempt income	(4,210,368)
Total statutory income taxes (benefit)	<u>\$ 5,337,164</u>
Federal and foreign income taxes incurred including tax on realized capital gains	\$ (2,755,745)
Change in net DTA	8,092,909
Total statutory income taxes (benefit)	<u>\$ 5,337,164</u>

- E. (1) As of December 31, 2016, the Company had net operating loss carry forwards which will expire as follows:

<u>Year of expiration</u>	<u>Net operating loss carryforwards</u>
2035	\$ 3,799,389

The Company had no net capital loss carryforwards.

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

<u>Year of expiration</u>	<u>Tax credit carryforwards</u>
Indefinite	\$ 3,115,662

- (2) As of December 31, 2016, the Company has Federal income taxes available for recoupment in the event of future net losses:

<u>Year</u>	<u>Amount</u>
2016	\$ 5,000

- (3) The Company had no deposits under Section 6603 of the Internal Revenue Code of 1986, as amended ("IRC") during 2016.

NOTES TO THE FINANCIAL STATEMENTS

- F. (1) The Company joins with MetLife, Inc. (“MetLife”), its ultimate parent, and MetLife’s includable affiliates in filing a consolidated Federal life/nonlife tax return.

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

23rd Street Investments, Inc.	MetLife, Inc.
334 Madison Euro Investments, Inc.	MetLife Insurance Company USA
Alpha Properties, Inc.	MetLife Investors Distribution Company
American Life Insurance Company	MetLife Reinsurance Company of Charleston
Beta Properties, Inc.	MetLife Reinsurance Company of Delaware
Borderland Investments, Ltd.	MetLife Reinsurance Company of South Carolina
Brighthouse Financial, Inc.	MetLife Reinsurance Company of Vermont
Brighthouse Services, LLC	MetLife Securities, Inc.
Cova Life Management Company	MetLife Tower Resources Group, Inc.
Delaware American Life Insurance Company	MetLife USA Assignment Company
Delta Properties Japan, Inc.	Metropolitan Casualty Insurance Company
Economy Fire & Casualty Company	Metropolitan Direct Property and Casualty Insurance Company
Economy Preferred Insurance Company	Metropolitan General Insurance Company
Economy Premier Assurance Company	Metropolitan Life Insurance Company
Enterprise General Insurance Agency, Inc.	Metropolitan Lloyds Insurance Company of Texas
First MetLife Investors Insurance Company	Metropolitan Lloyds, Inc.
Epsilon Properties Japan, Inc.	Metropolitan Property & Casualty Insurance Company
General American Life Insurance Company	Metropolitan Tower Life Insurance Company
Hyatt Legal Plans of Florida, Inc.	Metropolitan Tower Realty Company, Inc.
Hyatt Legal Plans, Inc.	Missouri Reinsurance, Inc.
International Technical and Advisory Services, Ltd.	New England Life Insurance Company
Iris Properties, Inc.	Newbury Insurance Company Limited
Kappa Properties Japan, Inc.	One Financial Place Corporation
MetLife Auto & Home Insurance Agency, Inc.	Park Tower REIT, Inc.
MetLife Consumer Services, Inc.	SafeGuard Health Enterprises, Inc.
MetLife Credit Corp.	SafeGuard Health Plans, Inc. (CA)
MetLife Funding, Inc.	SafeGuard Health Plans, Inc. (FL)
MetLife Global Benefits, Ltd.	SafeGuard Health Plans, Inc. (NV)
MetLife Global, Inc.	SafeGuard Health Plans, Inc. (TX)
MetLife Group, Inc.	SafeHealth Life Insurance Company
MetLife Health Plans, Inc.	The Prospect Company
MetLife Holdings, Inc.	Transmountain Land & Livestock Company
MetLife Home Loans, LLC	White Oak Royalty Company
MetLife Insurance Brokerage, Inc.	

- (2) The consolidating companies join with 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 IRC. 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% under such method) of reimbursing companies for tax attributes, e.g., net operating losses. As a result, 100% 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, 2016, the Company had no liability for unrecognized tax benefits.

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

- A-C. There were no capital contributions or distributions in 2016 or 2015.
- D. The Company had \$1,741,294 receivable and did not have any payables with affiliates as of December 31, 2016. The Company had \$207,586 receivable and did not have any payables with affiliates as of December 31, 2015. Amounts receivable and payable are expected to be settled within 90 days.
- E. The Company did not have guarantees or undertakings for the benefit of an affiliate that would result in a material contingent exposure of the Company’s or any affiliate’s assets or liabilities.

NOTES TO THE FINANCIAL STATEMENTS

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

The Company is also a party to various other service agreements with affiliates.

G. All outstanding shares of the Company are owned by Metropolitan Property and Casualty Insurance Company (“MPC”), its parent. Allocated operating expenses are not necessarily indicative of the total cost that would be incurred if the Company operated on a stand alone basis.

H. The Company did not own shares of another upstream or intermediate parent, either directly or indirectly, via a downstream SCA company.

I. The Company had no investment in any SCA company that exceeds 10% of the Company’s admitted assets.

J. The Company did not recognize impairment write-downs on any investments in SCA companies.

K. The Company did not have investments in a foreign insurance subsidiary.

L. The Company did not hold investments in a downstream noninsurance holding company.

M. The Company did not have any SCA investments, as of December 31, 2016.

N. The Company did not report any investments in an insurance SCA for which the statutory capital and surplus reflects a departure from the NAIC statutory accounting practices and procedures during the year ended December 31, 2016.

11. Debt

A. The Company did not have any debt, including capital notes, outstanding as of December 31, 2016.

B. Federal Home Loan Bank Agreements

The Company has not issued any debt to the Federal Home Loan Bank.

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

As of December 31, 2016, the Company did not sponsor any retirement plans, deferred compensation plans, postemployment benefit plans or other postretirement plans.

13. Capital Surplus, Shareholder’s Dividend Restrictions and Quasi Reorganizations

(1) The Company’s capital is comprised of 1,000 shares of common stock authorized, of which 1,000 shares are issued and outstanding, at \$3,000 per share par value.

(2) The Company has no preferred stock.

(3) Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MPC as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next preceding two year net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MPC in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the Rhode Island Superintendent of Insurance (“Superintendent”) and the Superintendent does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the Superintendent has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. The maximum amount of the dividend which the Company may pay to MPC in 2017 without prior regulatory approval is \$41,372,013.

(4) The Company paid no dividends in 2016 and 2015.

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

(6) There were no restrictions on unassigned funds (surplus).

(7) There were no advances on surplus.

(8) The Company did not hold any of its own stock or SCA companies for special purposes.

(9) There were no changes in the balance of special surplus funds from the prior year.

NOTES TO THE FINANCIAL STATEMENTS

- (10) The portion of unassigned funds (surplus) represented by cumulative unrealized gains (losses) was \$(406,183) at December 31, 2016.
- (11) The Company did not issue any surplus debentures or similar obligations.
- (12) There were no restatements due to prior quasi reorganizations.
- (13) There have been no quasi reorganizations in the prior 10 years.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

- (1) At December 31, 2016, the Company did not have any contingent commitments.
- (2) At December 31, 2016, the Company was obligor under the following guarantees, indemnities and support obligations:

(1)	(2)	(3)	(4)	(5)
Nature and circumstances of guarantee and key attributes, including date and duration of agreement	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP 5R.(1))	Ultimate financial statement impact if action under the guarantee is required.	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
The Company is obligated to indemnify non-employee directors and officers as provided in its by-laws.	No liability has been established as the indemnification is for future events for which neither a probability of occurrence nor a reasonable estimate can be established at this time.	Expense	Since this obligation is not subject to limitations, the Company does not believe that it is possible to determine the maximum potential amount that could become due under these indemnities in the future.	The Company has made no payments on the indemnity.
Total	\$ —		\$ —	

⁽¹⁾ SSAP No. 5R, *Liabilities, Contingencies and Impairments of Assets*

- (3) At December 31, 2016, the Company's aggregate compilation of guarantee obligations was \$0.

B. Assessments

The Company had no assessments that would materially impact its financial condition during 2016 and 2015.

C. Gain Contingencies

The Company did not recognize any gain contingencies during 2016 and 2015.

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	\$195,535

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

The Company did not issue any product warranties.

F. Joint and Several Liability Arrangements

The Company did not have any joint and several liability arrangements accounted for under SSAP 5R.

NOTES TO THE FINANCIAL STATEMENTS**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.

In *MPC v Magnuson*, MPC was found to have committed bad faith in failing to respond to the claimants policy limit demand within a reasonable time. As a result, MPC is responsible for paying the \$5,000,000 the Court awarded the claimant for his injuries. MPC is appealing the judgment.

In *Beck v MPC*, an Oregon jury determined that MPC breached the homeowner policy by failing to fully compensate the insured for a property damage claim. As part of the compensation to the insured, the Court awarded attorney fees of \$1,200,000. MPC is appealing the award.

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

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

15. Leases

The Company did not participate in leasing arrangements during 2016 and 2015.

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

As of December 31, 2016 and 2015, the Company had no financial instruments with off-balance sheet risk or any financial instruments with concentrations of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**A. Transfers of Receivables Reported as Sales**

The Company did not have any transfer of receivables reported as sales during 2016 and 2015.

B. Transfer and Servicing of Financial Assets

The Company did not participate in the transfer or servicing of financial assets during 2016 and 2015.

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 3 or below or unrated securities during the year ended December 31, 2016.

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

The Company does not serve as an Administrative Services Only or Administrative Service Contract administrator for any uninsured accident and health plan or uninsured portions of a partially insured plan.

The Company does not serve as an Administrative Services Only or Administrative Service Contract administrator for any uninsured accident and health ("A&H") plan or uninsured portions of a partially insured plan.

NOTES TO THE FINANCIAL STATEMENTS**19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Direct premiums written/produced by third party administration for the year ended December 31, 2016 were as follows:

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Type of Business Written	Type of Authority Granted	Total Direct Premiums Written/Produced
Mercer Health & Benefits Administration LLC 12421 Meredith Drive Urbandale, IA 50398	20-3640590	No	Automobile/Home/ Other	Binding Authority, Premium Collection	\$ 88,519,150

20. Fair Value Measurement

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, 2016			
	Fair Value Measurements at Reporting Date Using			
	Level 1	Level 2	Level 3	Total
Assets				
Bonds:				
U.S. Special Revenue and Agencies	\$ —	\$ 2,987,940	\$ —	\$ 2,987,940
Total bonds	\$ —	\$ 2,987,940	\$ —	\$ 2,987,940

Transfers between Levels 1 and 2 - During the year ended December 31, 2016, 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

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.

During the year ended December 31, 2016, there were no transfers into or out of Level 3.

(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:

When developing estimated fair values, the Company considers two broad valuation techniques: (i) the market approach and (ii) the income approach. The Company determines the most appropriate valuation technique to use, given what is being measured and the availability of sufficient inputs, giving priority to observable 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. The Company defines active markets based on average trading volume for common stock. The size of the bid/ask spread is used as an indicator of market activity for bonds. 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, quoted prices in markets that are not active, or other significant inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities. 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.

The valuation of most instruments listed below are determined using independent pricing sources, matrix pricing, discounted cash flow methodologies or other similar techniques that use either observable market inputs or unobservable inputs.

NOTES TO THE FINANCIAL STATEMENTS

Instrument	Level 2 Observable Inputs	Level 3 Unobservable Inputs
Bonds		
State and political subdivision securities - included within U.S. Special Revenue and Agencies		
	Valuation Techniques: Principally the market approach Key Inputs: <ul style="list-style-type: none"> • quoted prices in markets that are not active • benchmark U.S. Treasury yield or other yields • the spread off the U.S. Treasury yield curve for the identical security • issuer ratings and issuer spreads; broker-dealer quotes • comparable securities that are actively traded 	<ul style="list-style-type: none"> • not applicable

B. The Company provides no other fair value information.

C. Estimated Fair Value of All Financial Instruments

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

	December 31, 2016					
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$ 395,197,875	\$ 382,589,752	\$ 6,768,572	\$ 388,429,303	\$ —	\$ —
Cash, cash equivalents and short-term investments	6,798,780	6,798,780	6,798,780	—	—	—
Investment income due and accrued	4,474,670	4,474,670	—	4,474,670	—	—
Total assets	<u>\$ 406,471,325</u>	<u>\$ 393,863,202</u>	<u>\$ 13,567,352</u>	<u>\$ 392,903,973</u>	<u>\$ —</u>	<u>\$ —</u>
	December 31, 2015					
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$ 380,743,648	\$ 356,769,678	\$ 11,919,823	\$ 368,823,825	\$ —	\$ —
Preferred stocks	—	—	—	—	—	—
Cash, cash equivalents and short-term investments	13,682,882	13,682,882	13,682,882	—	—	—
Investment income due and accrued	4,488,107	4,488,107	—	4,488,107	—	—
Total assets	<u>\$ 398,914,637</u>	<u>\$ 374,940,667</u>	<u>\$ 25,602,705</u>	<u>\$ 373,311,932</u>	<u>\$ —</u>	<u>\$ —</u>

Assets and Liabilities

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

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

When developing estimated fair values, the Company considers two broad valuation techniques: (i) the market approach and (ii) the income approach. The Company determines the most appropriate valuation technique to use, given what is being measured and the availability of sufficient inputs, giving priority to observable 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. The Company defines active markets based on average trading volume for common stock. The size of the bid/ask spread is used as an indicator of market activity for bonds. 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, quoted prices in markets that are not active, or other significant inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities. Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of the assets and liabilities. Unobservable inputs reflect the reporting entity's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

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

NOTES TO THE FINANCIAL STATEMENTS**Bonds, Stocks, Cash, Cash Equivalents and Short-term Investments**

When available, the estimated fair value for bonds, including loan-backed securities cash equivalents and short-term investments, 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 rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from or corroborated by observable market data. These unobservable inputs can be based in large part on management's judgment or estimation, and cannot be supported by reference to market activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances. Generally, these investments are classified in Level 3.

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

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

Investment Income Due and Accrued

Due to the short-term nature of investment income due and accrued, the Company believes there is minimal risk of material changes in interest rates or the credit of the issuer such that estimated fair value approximates carrying value. These amounts are generally classified as Level 2.

- D. At December 31, 2016, the Company had no investments where it was not practicable to estimate fair value.

21. Other Items**A. Unusual or Infrequent Items**

The Company did not have any unusual or infrequent items during 2016 and 2015.

B. Troubled Debt Restructuring

The Company did not have troubled debt restructuring during 2016 and 2015.

C. Other Disclosures

- (1) Rounding and Truncating - Truncating has generally been used in the investment schedules and rounding (including forced rounding to add to relevant totals) has been used elsewhere in this statement.
- (2) The Company contributed \$5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2016.
- (3) 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

The Company does not offer business interruption insurance products.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits during 2016 and 2015.

F. Subprime Mortgage Related Risk Exposure

The Company had no direct exposure through investments in subprime loans during 2016 and 2015.

G. Insurance-Linked Securities Contracts

The Company did not engage in any transactions involving insurance-linked securities during 2016.

NOTES TO THE FINANCIAL STATEMENTS

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2016 through February 17, 2017, which is the date these financial statements were available to be issued, and has determined there are no material subsequent events requiring adjustment to or disclosure in the financial statements.

The Company is not subject to the annual fee imposed under section 9010 of the Patient Protection and Affordable Care Act ("ACA").

23. Reinsurance

A. Unsecured Reinsurance Recoverables

- (1) The Company cedes 100% of its direct business to its parent, MPC (NAIC # 26298, Federal I.D. #13-2725441), as part of the 100% Restated Quota Share Reinsurance Agreement. The remaining portion of its business is a run-off of a book of reinsurance business transacted through TIG Insurance Company (successor by merger to Clearwater Insurance Company, formerly known as Odyssey Reinsurance Corporation and Skandia America Reinsurance Corporation ("TIG")), incepted in 1990. This transaction involved both a quota share contract (loss portfolio transaction) supported by funds held, and an excess of loss contract triggered upon extinguishment of the funds held. Due to the Restated Quota Share Reinsurance Agreement, the Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, loss adjustment expenses, unearned premiums and contingent commissions in the amount of \$679,054,887.
- (2) The transaction between the Company and TIG is no longer treated as a loss portfolio transfer as the funds held balance was extinguished in November 2016, thereby triggering the excess of loss agreement. The net reserves are ceded by the Company to TIG, so the amount of unsecured reinsurance recoverables as of December 31, 2016, was \$0.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute during 2016.

C. Reinsurance Assumed and Ceded

(1)	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
a. Affiliates	\$ —	\$ —	\$ 323,244,775	\$ —	\$ (323,244,775)	\$ —
b. All Other	—	—	—	—	—	—
c. Total	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 323,244,775</u>	<u>\$ —</u>	<u>\$ (323,244,775)</u>	<u>\$ —</u>
d. Direct Unearned Premium Reserves:			\$ 323,244,775			

- (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:

	<u>Direct</u>	<u>Assumed</u>	<u>Ceded</u>	<u>Net</u>
a. Contingent Commission	\$ 10,358	\$ —	\$ 10,358	\$ —
b. Sliding Scale Adjustments	—	—	—	—
c. Other Profit Commission Arrangements	—	—	—	—
d. Total	<u>\$ 10,358</u>	<u>\$ —</u>	<u>\$ 10,358</u>	<u>\$ —</u>

D. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during 2016 and 2015.

E. Commutation of Ceded Reinsurance

The Company did not commute any ceded reinsurance during 2016 and 2015.

NOTES TO THE FINANCIAL STATEMENTS**F. Retroactive Reinsurance**

Metropolitan Group Property and Casualty Ins. Co. (formerly Met Re) wrote reinsurance lines of business prior to 1991. The Company engaged in a complex transaction with TIG (successor by merger to Clearwater Insurance Company, formerly known as Odyssey Reinsurance Corporation and Skandia America Reinsurance Corporation) and former Odyssey Re affiliate Hudson Reinsurance Company Limited, whereby all 1989 and prior reinsurance business reserves were transferred to Hudson (subsequently transferred to TIG via a novation of the transaction agreement). The Company is protected from negative loss development on the reinsurance reserves by virtue of an additional excess of loss reinsurance contract with TIG. The Excess of Loss Agreement was triggered in November 2016 as a result of the extinguishment of the funds held balance on the Reinsurance Treaty resulting in the net reserves being ceded to TIG by the Company. Through a separate agreement, TIG agreed to administer the business during the runoff period.

The 1989 and prior reinsurance loss reserve transfer to the Odyssey Re affiliates was done on an undiscounted basis for consideration of an equal amount as follows:

	Assumed	Ceded
a. Reserves Transferred:		
1. Initial Reserves	\$ —	\$ 327,174,389
2. Adjustments - Prior Year	—	—
3. Adjustments - Current Year	—	—
4. Current Total	\$ —	\$ 327,174,389
b. Consideration Paid		
1. Initial Consideration	\$ —	\$ 327,174,389
2. Adjustments - Prior Year	—	—
3. Adjustments - Current Year	—	—
4. Current Total	\$ —	\$ 327,174,389
c. Amounts Recovered / Paid:	\$ —	\$ —
d. Special Surplus from Retroactive Reinsurance:	\$ —	\$ —

e. All cedents and reinsures involved in all transactions included in summary totals above:

Company	Assumed Amount	Ceded Amount
Clearwater Insurance Company (NAIC #25070)	\$ 327,174,389	\$ —

Development of 1989 and Prior Reserves:

Initial Reserve Transfer and Consideration:	\$ (327,174,389)
Cumulative Paid as of 12/31/2016:	\$ 409,075,353
Reserve as of 12/31/2016:	\$ —
Incurred Loss and Expense:	\$ 81,900,964
Other Income - Change in Loss Portfolio:	\$ 81,900,964
Net Income	\$ —

G. Reinsurance Accounted for as a Deposit

The Company did not have any reinsurance accounted for as a deposit during 2016 and 2015.

H. Transfer of Property and Casualty Run-off Agreements

The Company did not transfer any property and casualty run-off agreements during 2016 and 2015.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company did not have any certified reinsurer's rating downgraded or status subject to revocation during 2016.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company did not have any reinsurance agreements qualifying for reinsurer aggregation during 2016.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company had no retrospectively rated contracts nor contracts subject to redetermination as of December 31, 2016. In addition, the Company has no paid or payable medical loss ratio rebates and is not subject to the risk sharing provision of the ACA.

NOTES TO THE FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

The incurred losses and loss adjustment expenses for the prior years have increased on a direct and assumed basis in 2016. Net reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have decreased by \$52.2 million from \$52.2 million in 2015 to \$0 million in 2016. The prior year net reserves have decreased due to the triggering of an excess of loss contract which replaced a loss portfolio transfer. Therefore, there has been no net development in this Company since December, 2015. The Company has no retrospectively rated policies.

26. Intercompany Pooling Arrangements

The Company did not participate in any intercompany pooling arrangements during 2016 and 2015.

Restated Quota Share Reinsurance Treaty

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

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

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

All lines of business are subject to the reinsurance, except for the run-off of a book of reinsurance business transacted through the arrangement between TIG and MGPC.

The lead company, MPC, makes cessions to non-affiliated reinsurers subsequent to the cession of business from the affiliated members to the lead company, except for business transacted through the arrangement between TIG and MGPC.

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, Inland Marine, and Personal Automobile Physical Damage
Casualty Excess of Loss	Personal Liability including Automobile, Homeowners and Personal Umbrella Liability
Property Per Risk	Business classified by the Company as Personal Property
Mandatory Pools	Business transacted through Massachusetts, New Hampshire, North Carolina and South Carolina Automobile Facilities, various Mine Subsidence programs, Michigan Catastrophic Claims Association and Florida Hurricane Catastrophe Fund

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

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

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

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, 2016 was \$2,293,699. If the Company became responsible for any payments under these annuities, such payments could possibly be reduced by reinsurance recoverables.

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$ 2,293,699	\$ —

- B. The aggregate value of annuities due from any life insurer for which the Company has not obtained a release of liability from the claimant as a result of the purchase of an annuity does not equal or exceed 1% of policyholders' surplus.

NOTES TO THE FINANCIAL STATEMENTS**28. Health Care Receivables**

The Company had no health care receivables during the years 2016, 2015 and 2014.

29. Participating Policies

The Company had no participating policies as of December 31, 2016 and 2015.

30. Premium Deficiency Reserves

As of December 31, 2016, the Company did not have any property/casualty contracts that would require premium deficiency reserves.

31. High Deductibles

The Company has recorded no reserve credit for high deductibles on unpaid claims, and has no amounts that have been billed and are recoverable.

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

The Company does not discount liabilities for unpaid losses or unpaid loss adjustment expenses.

33. Asbestos/Environmental (Mass Tort) Reserves

The Company currently has Asbestos and Environmental Impairment Liability (“EIL”) loss reserves relating to a 100% quota share (“Reinsurance Agreement”) and Excess of Loss Agreement with TIG (see Note 23). The known unpaid losses and loss adjustment expenses and related reinsurance recoverables related to asbestos and EIL was \$0 million and \$43.03 million at December 31, 2016 and 2015, respectively with asbestos consisting of \$0 million and \$31.111 million while EIL was \$0 million and \$11.919 million at December 31, 2016 and 2015, respectively. The Company is 100% reinsured with respect to these reserves and does not expect any adverse results due to the Excess of Loss Agreement with TIG. The Excess of Loss Agreement was triggered in November 2016 as a result of the extinguishment of the funds held balance on the Reinsurance Treaty resulting in the net reserves being ceded to TIG by the Company. The Company remains contingently liable for all risks reinsured in the event the reinsurers are unable to meet their obligation under the agreements.

Asbestos

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Net of Ceded Reinsurance:					
a. Beginning reserves	\$ 42,231,000	\$ 39,399,000	\$ 42,642,000	\$ 36,059,000	\$ 31,111,000
b. Incurred losses and loss adjustment expenses	\$ 11,198,000	\$ 11,920,000	\$ (4,203,000)	\$ 8,223,000	\$ 2,356,000
c. Calendar year payments for losses and loss adjustment expenses	\$ 14,030,000	\$ 8,677,000	\$ 2,380,000	\$ 13,171,000	\$ 33,467,000
d. Ending reserves	\$ 39,399,000	\$ 42,642,000	\$ 36,059,000	\$ 31,111,000	\$ —

EIL

	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Net of Ceded Reinsurance:					
a. Beginning reserves	\$ 6,765,000	\$ 6,116,000	\$ 10,262,000	\$ 11,181,000	\$ 11,919,000
b. Incurred losses and loss adjustment expenses	\$ (282,000)	\$ 4,897,000	\$ 1,027,000	\$ 1,138,000	\$ 1,377,000
c. Calendar year payments for losses and loss adjustment expenses	\$ 367,000	\$ 751,000	\$ 108,000	\$ 400,000	\$ 13,296,000
d. Ending reserves	\$ 6,116,000	\$ 10,262,000	\$ 11,181,000	\$ 11,919,000	\$ —

34. Subscriber Savings Accounts

The Company is not a reciprocal insurance company.

35. Multiple Peril Crop Insurance

As of December 31, 2016, the Company did not have any multiple peril crop contracts.

36. Financial Guaranty Insurance

As of December 31, 2016, the Company did not have any financial guaranty contracts.

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 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 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
- 2.2 If yes, date of change: 09/01/2016
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/28/2013
- 3.4 By what department or departments?
Rhode Island Insurance Division / Department of Business Regulation
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes 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
- 4.12 renewals? Yes No
- 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
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of 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 Company Code	3 State of Domicile
Not Applicable	0	

- 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
- 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
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0.000%
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (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 with the Federal Reserve Board? Yes No
- 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 No
- 8.4 If the response to 8.3 is yes, please provide below 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 Advisers, LLC	Wilmington, DE				YES
MetLife Investors Distribution Company	New York, NY				YES
Brighthouse Securities, LLC	Charlotte, NC				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
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes No
- 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 No N/A

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 10.6 If the response 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
- 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 |
16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator 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]
- 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 reporting in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$ 0
- 21.22 Borrowed from others \$ 0
- 21.23 Leased from others \$ 0
- 21.24 Other \$ 0
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ 00
- 22.22 Amount paid as expenses \$ 0
- 22.23 Other amounts paid \$ 00
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 1,741,294

INVESTMENT

24.01 Were all of stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [] No [X]

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

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

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

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

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

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

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

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

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

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

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current 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 sale – excluding FHLB Capital Stock \$ 0

25.27 FHLB Capital Stock \$ 0

25.28 On deposit with states \$ 5,337,232

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
		\$ <u>0</u>

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

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

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

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

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

28.01 For all 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
Metropolitan Life Insurance Company	A

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
4095	Metropolitan Life Insurance Company	549300H7EXFMRS487544	Not registered	DS

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 above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the 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	386,885,748	399,493,873	12,608,125
30.2	Preferred Stocks	0	0	0
30.3	Totals	386,885,748	399,493,873	12,608,125

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

Per Part 5, Section 1 of the Purposes and Procedures Manual of the NAIC Investment Analysis Office, 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 and issuer curves, as well as 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 Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

OTHER

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

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

1 Name	2 Amount Paid
	\$ 0

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

34.1

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? \$ 0

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

1 Name	2 Amount Paid
	\$ 0

GENERAL INTERROGATORIES**PART 2 – PROPERTY & 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	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$ 0	\$ 0		
2.2	Premium Denominator	\$ 0	\$ 0		
2.3	Premium Ratio (2.1/2.2)	0.000	0.000		
2.4	Reserve Numerator	\$ 0	\$ 0		
2.5	Reserve Denominator	\$ 1,079,424	\$ 52,399,309		
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000		
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?				0.000%
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 []
5.22	As a direct expense of the exchange			Yes []	No []
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? <u>Not Applicable</u>				
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: <u>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.</u>				
6.3	What provision has this reporting entity made (such as 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? <u>The Company is protected from this loss through the purchase of Property Catastrophe Excess of Loss reinsurance treaties.</u>				
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 uninsured catastrophic loss:				

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	0	
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 <input type="checkbox"/>	No <input type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 common 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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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, <i>Property and Casualty Reinsurance</i> , 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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	(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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	(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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances 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 <input checked="" type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/>
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
11.2	If yes, give full information		
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:		
	12.11 Unpaid losses	\$	0
	12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$	0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$	0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes <input type="checkbox"/>	No <input type="checkbox"/> N/A <input checked="" type="checkbox"/>
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement:		
	12.41 From		0.000%
	12.42 To		0.000%
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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
12.6	If yes, state the amount thereof at December 31 of current year:		
	12.61 Letters of Credit	\$	0
	12.62 Collateral and other funds	\$	0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$	0

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

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.								<u>2</u>
14.1	Is the reporting entity 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	2	3	4	5			
		Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned			
16.11	Home	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0			0
16.12	Products	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0			0
16.13	Automobile	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0			0
16.14	Other*	\$ 0	\$ 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. 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:							Yes [X]	No []
17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5					\$ 3,406,000			
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					\$ 3,406,000			
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 accounts?							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 2016	2 2015	3 2014	4 2013	5 2012
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).....	339,618,234	327,199,506	312,846,628	291,780,642	268,979,784
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	259,599,929	247,567,518	233,613,715	219,382,956	205,637,950
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	138,657,167	137,361,090	130,108,349	120,654,110	109,102,686
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	(11,346)	7,663	7,214	14,395	10,712
6. Total (Line 35).....	737,863,984	712,135,777	676,575,906	631,832,103	583,731,132
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	0	0	0	0	0
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
12. Total (Line 35).....	0	0	0	0	0
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	(4,063)	(1,388)	5,885	(5,555,542)	(9,462,047)
14. Net investment gain (loss) (Line 11).....	16,139,234	16,595,031	21,365,760	17,388,885	20,060,525
15. Total other income (Line 15).....	8,847,397	152,239	(2,135,898)	2,968,400	5,972,647
16. Dividends to policyholders (Line 17).....	0	156,843	175,603	58,675	232,079
17. Federal and foreign income taxes incurred (Line 19).....	(3,043,187)	13,237,474	(6,642,928)	1,789,316	1,896,550
18. Net income (Line 20).....	28,025,755	3,351,565	25,703,072	12,953,752	14,442,496
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	695,724,945	651,109,856	611,683,651	582,487,524	555,783,399
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	598,659	1,767,066	4,013,616	5,995,121	7,517,239
20.2 Deferred and not yet due (Line 15.2).....	273,875,189	253,527,661	221,159,268	191,656,139	163,308,772
20.3 Accrued retrospective premiums (Line 15.3).....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	282,004,814	271,943,981	233,375,180	237,590,971	250,274,443
22. Losses (Page 3, Line 1).....	0	47,720,777	56,822,039	60,172,288	63,056,986
23. Loss adjustment expenses (Page 3, Line 3).....	0	4,479,597	6,465,020	7,513,017	8,577,227
24. Unearned premiums (Page 3, Line 9).....	0	0	0	0	0
25. Capital paid up (Page 3, Lines 30 & 31).....	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37).....	413,720,131	379,165,875	378,308,471	344,896,553	305,508,956
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	(22,066,554)	(10,376,533)	9,753,566	17,140,632	4,959,630
Risk-Based Capital Analysis					
28. Total adjusted capital.....	413,720,131	379,165,875	378,308,471	344,896,553	305,508,956
29. Authorized control level risk-based capital.....	4,329,014	7,162,422	8,750,237	12,031,463	12,271,841
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).....	98.2	96.3	98.1	99.6	96.8
31. Stocks (Lines 2.1 & 2.2).....	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3).....	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5).....	1.7	3.7	0.2	0.2	0.0
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).....	0.0	0.0	1.7	0.2	3.2
38. Receivables for securities (Line 9).....	0.1	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).....	0	0	0	10,931,468	9,307,041
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....	0	0	0	0	0
46. Affiliated mortgage loans on real estate.....	0	0	0	0	0
47. All other affiliated.....	0	0	0	0	0
48. Total of above lines 42 to 47.....	0	0	0	10,931,468	9,307,041
49. Total investment in parent included in Lines 42 to 47 above.....	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0	0.0	0.0	3.2	3.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2016	2015	2014	2013	2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	(16,281)	0	(2,798,687)	1,485,957	3,344,658
52. Dividends to stockholders (Line 35).....	0	0	0	(2,000,000)	(21,000,000)
53. Change in surplus as regards policyholders for the year (Line 38).....	34,554,256	857,404	33,411,918	39,387,597	(10,495,778)
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)...	230,215,677	214,318,567	184,461,522	185,387,488	179,206,389
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	143,427,823	127,536,263	117,584,560	106,326,765	110,529,078
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	67,968,293	78,685,169	75,961,863	60,498,237	76,411,643
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	345,253	55,396	44,406	42,348	55,986
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	4,516	14,015	50,279	80,119	259,509
59. Total (Line 35).....	441,961,562	420,609,410	378,102,630	352,334,957	366,462,605
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)...	40,849,180	8,104,066	2,395,170	7,492,925	7,511,037
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	4,019,017	712,831	610,699	520,388	905,022
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	1,678,936	215,801	253,284	146,469	344,202
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	353,646	54,969	43,128	42,037	55,857
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	819,999	13,594	47,968	79,531	258,912
65. Total (Line 35).....	47,720,778	9,101,261	3,350,249	8,281,350	9,075,030
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	0.0	0.0	0.0	0.0	0.0
68. Loss expenses incurred (Line 3).....	0.0	0.0	0.0	0.0	0.0
69. Other underwriting expenses incurred (Line 4).....	0.0	0.0	0.0	0.0	0.0
70. Net underwriting gain (loss) (Line 8).....	0.0	0.0	0.0	0.0	0.0
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	0.0	0.0	0.0	0.0	0.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	0.0	0.0	0.0	0.0	0.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	0.0	0.0	0.0	0.0	0.0
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	0	0	0	5,558	9,155
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	0.0	0.0	0.0	1.8	2.9
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	0	0	5,558	14,713	12,830
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	0.0	0.0	1.8	4.7	4.2

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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	26,130	(21,590)	2,543	(1,936)	6	6	0	52,200	XXX
2. 2007.....	482,980	482,980	0	254,429	254,429	7,600	7,600	4,970	4,970	0	0	XXX
3. 2008.....	495,730	495,730	0	278,201	278,201	7,997	7,997	5,448	5,448	0	0	XXX
4. 2009.....	502,763	502,763	0	281,475	281,475	9,134	9,134	5,467	5,467	0	0	XXX
5. 2010.....	515,057	515,057	0	297,236	297,236	7,762	7,762	5,632	5,632	0	0	XXX
6. 2011.....	538,154	538,154	0	354,441	354,441	8,402	8,402	7,861	7,861	0	0	XXX
7. 2012.....	560,773	560,773	0	355,999	355,999	7,280	7,280	7,206	7,206	0	0	XXX
8. 2013.....	599,998	599,998	0	328,813	328,813	7,094	7,094	6,067	6,067	0	0	XXX
9. 2014.....	646,407	646,407	0	355,402	355,402	4,733	4,733	6,733	6,733	0	0	XXX
10. 2015.....	684,717	684,717	0	362,107	362,107	2,696	2,696	6,805	6,805	0	0	XXX
11. 2016.....	720,231	720,231	0	286,170	286,170	522	522	4,452	4,452	0	0	XXX
12. Totals.....	XXX	XXX	XXX	3,180,402	3,132,681	65,762	61,283	60,647	60,647	0	52,200	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	53,763	53,763	20,080	20,080	7,202	7,202	2,837	2,837	1,530	1,530	0	0	XXX
2. 2007.....	1,041	1,041	464	464	254	254	119	119	159	159	0	0	XXX
3. 2008.....	805	805	308	308	170	170	74	74	101	101	0	0	XXX
4. 2009.....	4,945	4,945	2,229	2,229	1,249	1,249	582	582	779	779	0	0	XXX
5. 2010.....	1,527	1,527	831	831	261	261	145	145	198	198	0	0	XXX
6. 2011.....	3,498	3,498	1,490	1,490	462	462	266	266	350	350	0	0	XXX
7. 2012.....	5,256	5,256	2,825	2,825	709	709	422	422	514	514	0	0	XXX
8. 2013.....	18,113	18,113	4,903	4,903	2,428	2,428	956	956	1,323	1,323	0	0	XXX
9. 2014.....	21,106	21,106	5,850	5,850	2,164	2,164	845	845	1,210	1,210	0	0	XXX
10. 2015.....	53,594	53,594	18,563	18,563	5,383	5,383	2,734	2,734	3,158	3,158	0	0	XXX
11. 2016.....	124,070	124,070	31,514	31,514	9,760	9,760	5,326	5,326	7,222	7,222	0	0	XXX
12. Totals.....	287,719	287,719	89,055	89,055	30,041	30,041	14,306	14,306	16,544	16,544	0	0	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	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		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2007.	269,035	269,035	0	55.7	55.7	0.0	0	0	0.00	0	0
3. 2008.	293,104	293,104	0	59.1	59.1	0.0	0	0	0.00	0	0
4. 2009.	305,860	305,860	0	60.8	60.8	0.0	0	0	0.00	0	0
5. 2010.	313,591	313,591	0	60.9	60.9	0.0	0	0	0.00	0	0
6. 2011.	376,770	376,770	0	70.0	70.0	0.0	0	0	0.00	0	0
7. 2012.	380,211	380,211	0	67.8	67.8	0.0	0	0	0.00	0	0
8. 2013.	369,697	369,697	0	61.6	61.6	0.0	0	0	0.00	0	0
9. 2014.	398,042	398,042	0	61.6	61.6	0.0	0	0	0.00	0	0
10. 2015.	455,040	455,040	0	66.5	66.5	0.0	0	0	0.00	0	0
11. 2016.	469,036	469,036	0	65.1	65.1	0.0	0	0	0.00	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior.....	109,493	106,894	110,093	108,692	112,368	121,522	127,080	127,080	127,080	127,080	0	0
2. 2007.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2012.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals.....											0	0

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior.....	000	9,992	24,099	29,385	40,284	49,888	59,395	63,793	74,880	127,080	XXX	XXX
2. 2007.....	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2008.....	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2009.....	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2010.....	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2011.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2012.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	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	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....	48,988	38,554	36,733	29,013	20,505	20,428	19,193	12,997	2,125	0
2. 2007.....	0	0	0	0	0	0	0	0	0	0
3. 2008.....	XXX	0	0	0	0	0	0	0	0	0
4. 2009.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2010.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2011.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Metropolitan Group Property and Casualty Insurance Company

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		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)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	L	15,299,849	14,610,680	0	9,508,146	9,278,615	3,746,625	4,069	0
2. Alaska.....AK	L	636,801	679,154	0	203,864	294,336	379,440	1,375	0
3. Arizona.....AZ	L	28,480,308	27,857,730	0	15,336,140	14,507,041	9,706,020	18,107	0
4. Arkansas.....AR	L	6,668,822	6,473,729	0	4,113,257	4,482,014	2,308,775	3,580	0
5. California.....CA	L	0	0	0	0	0	0	0	0
6. Colorado.....CO	L	0	0	0	0	0	0	0	0
7. Connecticut.....CT	L	69,199,628	69,013,187	0	36,682,157	37,895,595	31,091,109	162,029	0
8. Delaware.....DE	L	6,053,322	5,680,784	0	2,893,358	3,680,611	2,604,068	8,212	0
9. District of Columbia.....DC	L	255,467	268,762	0	72,279	71,510	34,454	1,220	0
10. Florida.....FL	L	10,729	10,073	0	0	(270)	1,183	0	0
11. Georgia.....GA	L	53,551,309	52,172,361	0	36,241,428	40,101,772	18,553,778	41,056	0
12. Hawaii.....HI	N	0	0	0	0	0	0	0	0
13. Idaho.....ID	L	7,782,681	7,325,768	0	4,776,822	4,682,081	2,586,775	13,623	0
14. Illinois.....IL	L	40,928,398	40,727,847	0	23,352,842	21,400,255	11,119,883	59,579	0
15. Indiana.....IN	L	21,953,066	21,645,122	0	12,582,502	14,374,190	7,294,603	35,282	0
16. Iowa.....IA	L	4,181,235	3,916,465	0	1,991,670	1,844,651	555,612	4,573	0
17. Kansas.....KS	L	6,734,391	6,335,914	0	3,095,899	3,198,657	1,399,310	0	0
18. Kentucky.....KY	N	0	0	0	0	0	0	0	0
19. Louisiana.....LA	L	5,167,300	4,565,284	0	3,260,901	3,790,436	1,769,685	4,601	0
20. Maine.....ME	N	0	0	0	0	0	0	0	0
21. Maryland.....MD	L	27,766,213	26,938,508	0	17,039,248	17,468,627	7,017,751	22,834	0
22. Massachusetts.....MA	L	0	0	0	0	0	0	0	0
23. Michigan.....MI	L	61,198,721	60,537,891	0	35,880,517	37,814,062	69,879,983	69,551	0
24. Minnesota.....MN	N	0	0	0	0	0	0	0	0
25. Mississippi.....MS	L	0	0	0	0	0	0	0	0
26. Missouri.....MO	L	10,094,400	9,305,290	0	5,009,739	5,295,458	2,807,787	0	0
27. Montana.....MT	L	1,415,537	1,310,061	0	1,084,069	1,223,825	373,927	2,395	0
28. Nebraska.....NE	L	1,939,485	1,833,193	0	967,898	751,131	474,225	1,966	0
29. Nevada.....NV	L	12,672,434	11,749,998	0	8,256,266	9,083,552	7,021,250	8,769	0
30. New Hampshire.....NH	L	18,865,170	18,260,902	0	9,759,401	10,290,525	5,066,221	31,922	0
31. New Jersey.....NJ	L	35,350,371	35,393,873	0	17,610,518	14,974,791	12,444,024	46,804	0
32. New Mexico.....NM	N	0	0	0	0	0	0	0	0
33. New York.....NY	L	95,784,938	94,379,087	0	50,903,937	52,880,580	45,547,479	282,602	0
34. North Carolina.....NC	N	0	0	0	0	0	0	0	0
35. North Dakota.....ND	L	1,469,198	1,355,115	0	1,038,193	1,288,943	427,055	1,700	0
36. Ohio.....OH	L	36,505,476	36,027,571	0	17,909,918	18,495,533	7,873,576	54,914	0
37. Oklahoma.....OK	L	5,758,770	5,480,044	0	2,836,452	2,748,479	1,585,396	2,419	0
38. Oregon.....OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania.....PA	L	28,967,493	28,170,950	0	16,262,730	16,474,825	12,576,866	45,332	0
40. Rhode Island.....RI	L	26,702,767	26,194,689	0	14,603,274	16,239,895	11,743,392	42,905	0
41. South Carolina.....SC	L	0	0	0	0	0	0	0	0
42. South Dakota.....SD	L	1,638,770	1,585,564	0	959,010	865,221	234,415	1,955	0
43. Tennessee.....TN	L	20,689,087	19,224,396	0	11,709,859	13,130,259	5,584,231	22,856	0
44. Texas.....TX	L	3,004,522	3,059,852	0	2,453,462	2,251,965	834,091	10,314	0
45. Utah.....UT	L	26,668,118	25,693,320	0	14,664,281	15,624,019	8,590,797	27,904	0
46. Vermont.....VT	L	3,936,950	3,854,510	0	1,693,357	1,479,695	588,069	16,449	0
47. Virginia.....VA	N	0	0	0	0	0	0	0	0
48. Washington.....WA	L	35,729,031	34,268,550	0	22,542,511	24,349,515	15,379,214	0	0
49. West Virginia.....WV	L	0	0	0	0	0	0	0	0
50. Wisconsin.....WI	L	14,813,859	14,336,147	0	9,099,231	10,643,878	8,673,548	25,787	0
51. Wyoming.....WY	N	0	0	0	0	0	0	0	0
52. American Samoa.....AS	N	0	0	0	0	0	0	0	0
53. Guam.....GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico.....PR	N	0	0	0	0	0	0	0	0
55. US Virgin Islands.....VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands.....MP	N	0	0	0	0	0	0	0	0
57. Canada.....CAN	N	0	0	0	0	0	0	0	0
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59. Totals.....	(a)...42	737,874,616	720,242,371	0	416,395,136	432,976,272	317,874,617	1,076,684	0

DETAILS OF WRITE-INS

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

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

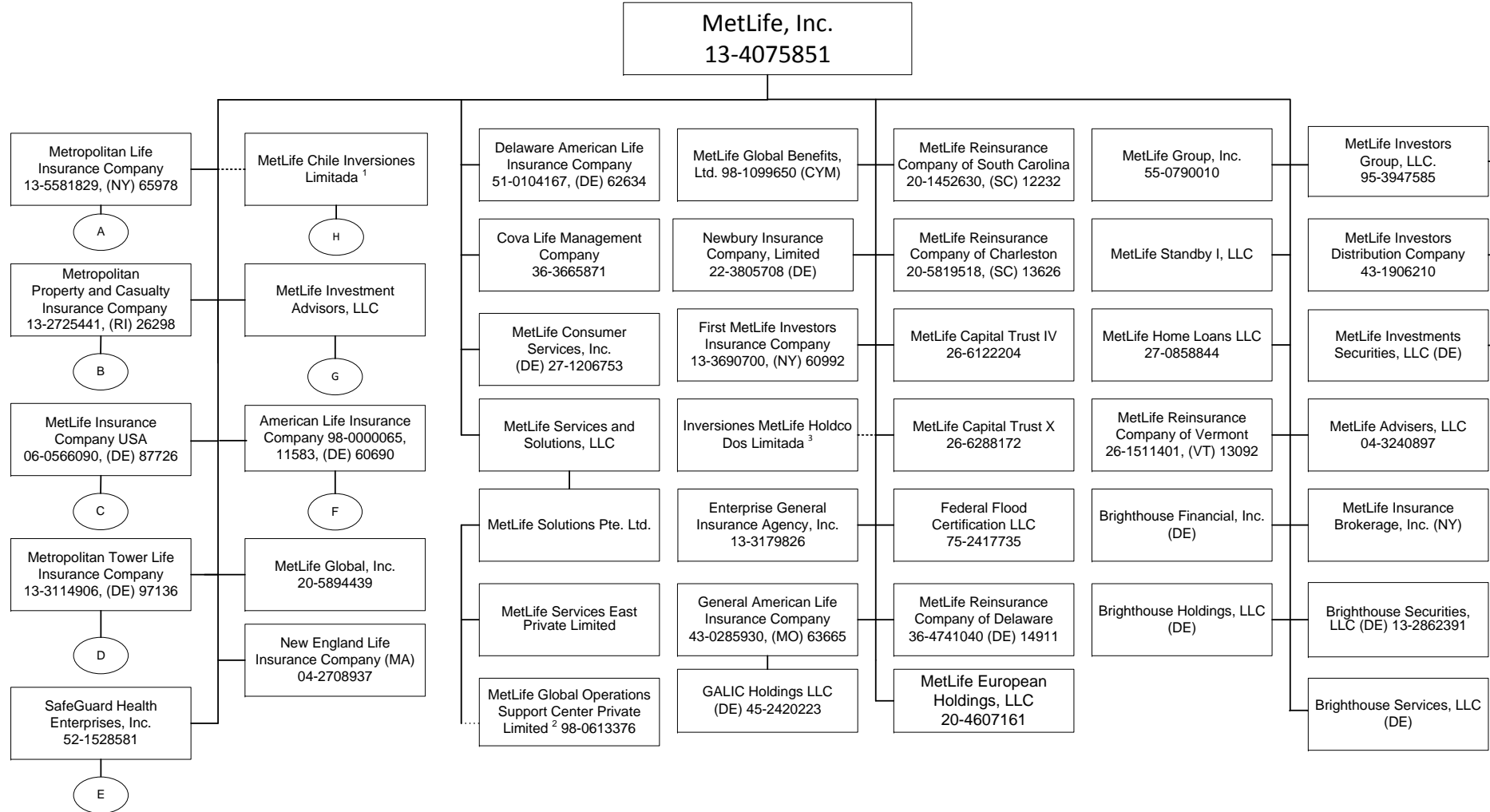
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer; (E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

HOMEOWNERS, INLAND MARINE, EARTHQUAKE, WORKERS' COMPENSATION - LOCATION OF PROPERTY INSURED
 AUTOMOBILE LIABILITY, AUTOMOBILE PHYSICAL DAMAGE - STATE WHERE VEHICLE IS GARAGED

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

PART 1 - ORGANIZATIONAL CHART

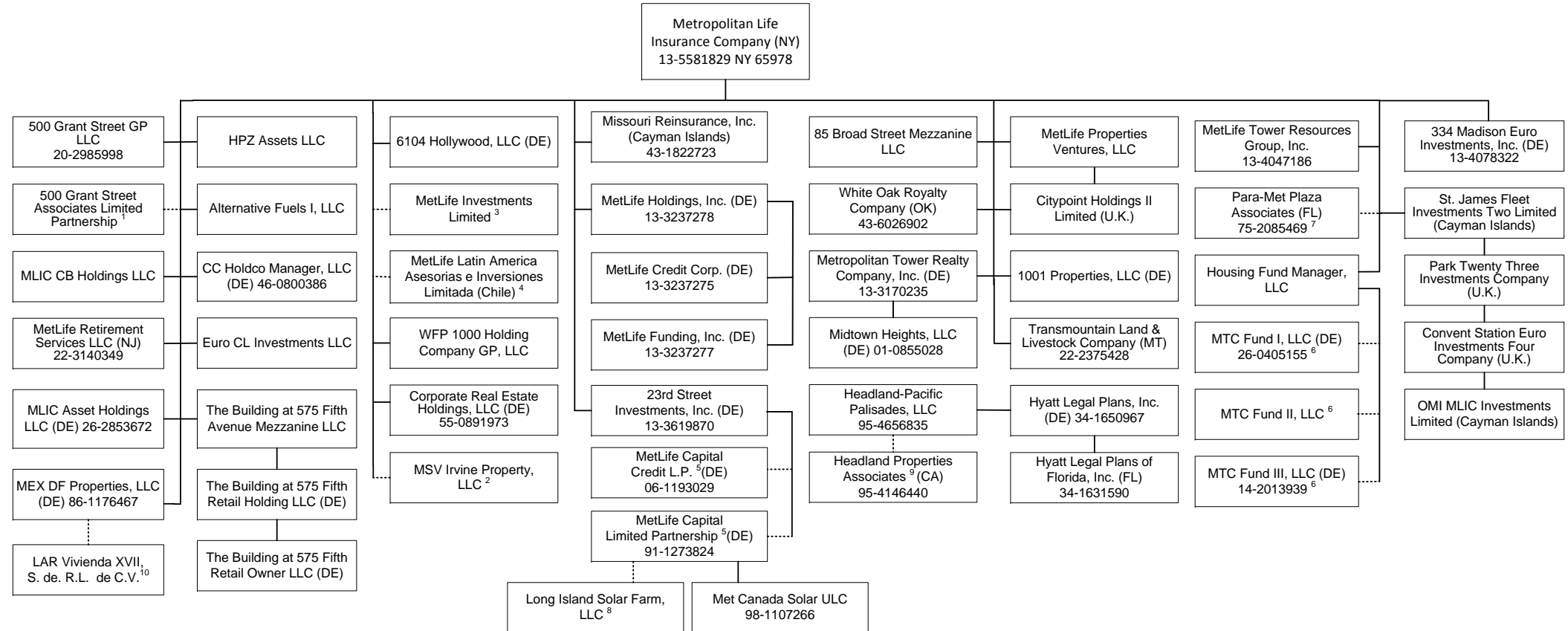


1 72.35109659% is owned by MetLife, Inc., 24.8823628% by American Life Insurance Company, 2.76654057% is owned by Inversiones MetLife Holdco Dos Limitada and 0.00000004% is owned by Natiloportem Holdings, LLC.
 2 99.99999% is owned by MetLife Solutions Pte. Ltd. and 0.00001% is owned by Natiloportem Holdings, LLC.
 3 99.99946% of Inversiones MetLife Holdco Dos Limitada is owned by MetLife, Inc., 0.000535% is owned by MetLife International Holdings, LLC. and 0.0000054% is owned by Natiloportem Holdings, LLC.

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

PART 1 - ORGANIZATIONAL CHART

A



96.1

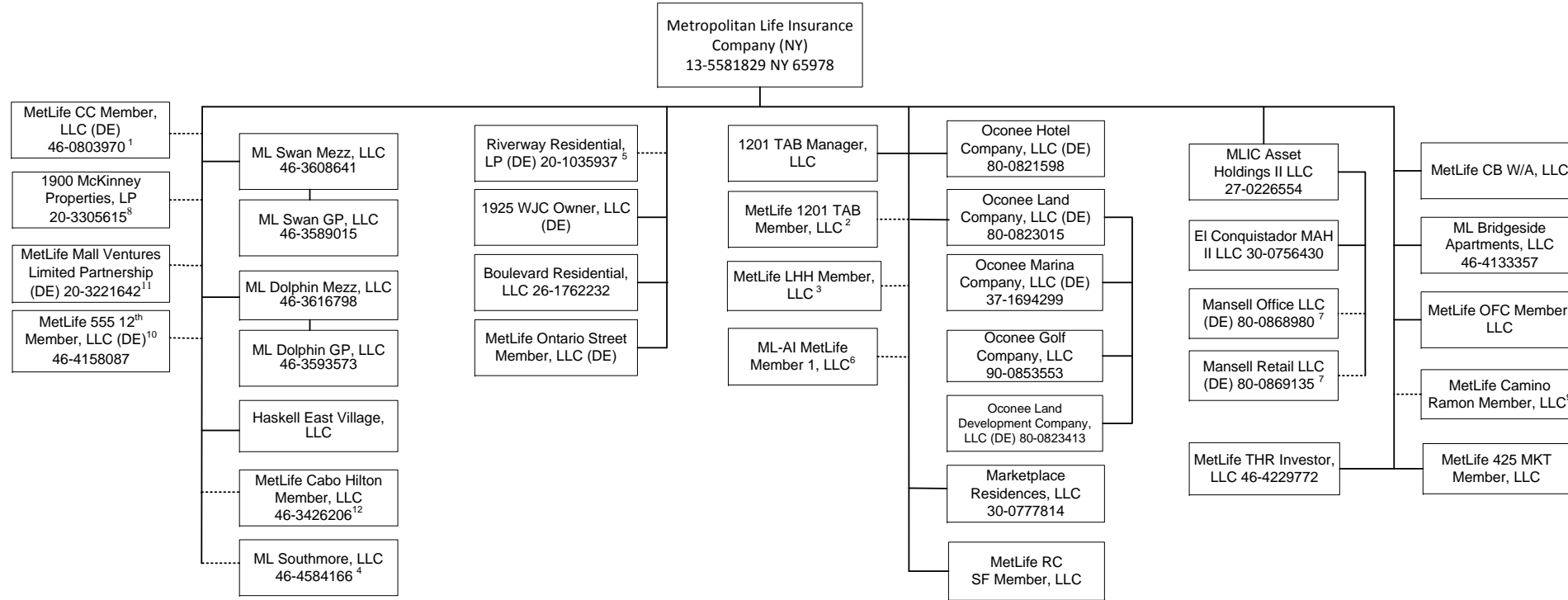
1 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.
 2 4% of MSV Irvine Property, LLC is owned by Metropolitan Tower Realty Company, Inc. and 96% is owned by Metropolitan Life Insurance Company.
 3 23rd Street Investments, Inc. holds one share of MetLife Investments Limited.
 4 23rd Street Investments, Inc. holds .01% of MetLife Latin American Asesorias e Inversiones Limitada.
 5 1% general partnership interest is held by 23rd Street Investment, Inc. and 99% limited partnership interest is held by Metropolitan Life Insurance Company.

6 Housing Fund Manager, LLC is the managing member and the remaining interests are held by a third party member.
 7 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.
 8 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.
 9 Metropolitan Life Insurance Company owns 99% of Headland Properties Associates and Headland-Pacific Palisades, LLC owns the other 1%.
 10 99.99% of LAR Vivienda XVII S. de R.L. de C.V. is owned by MEX DF Properties, LLC and 0.01% is owned by Euro CL Investments LLC.

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

PART 1 - ORGANIZATIONAL CHART

A-1



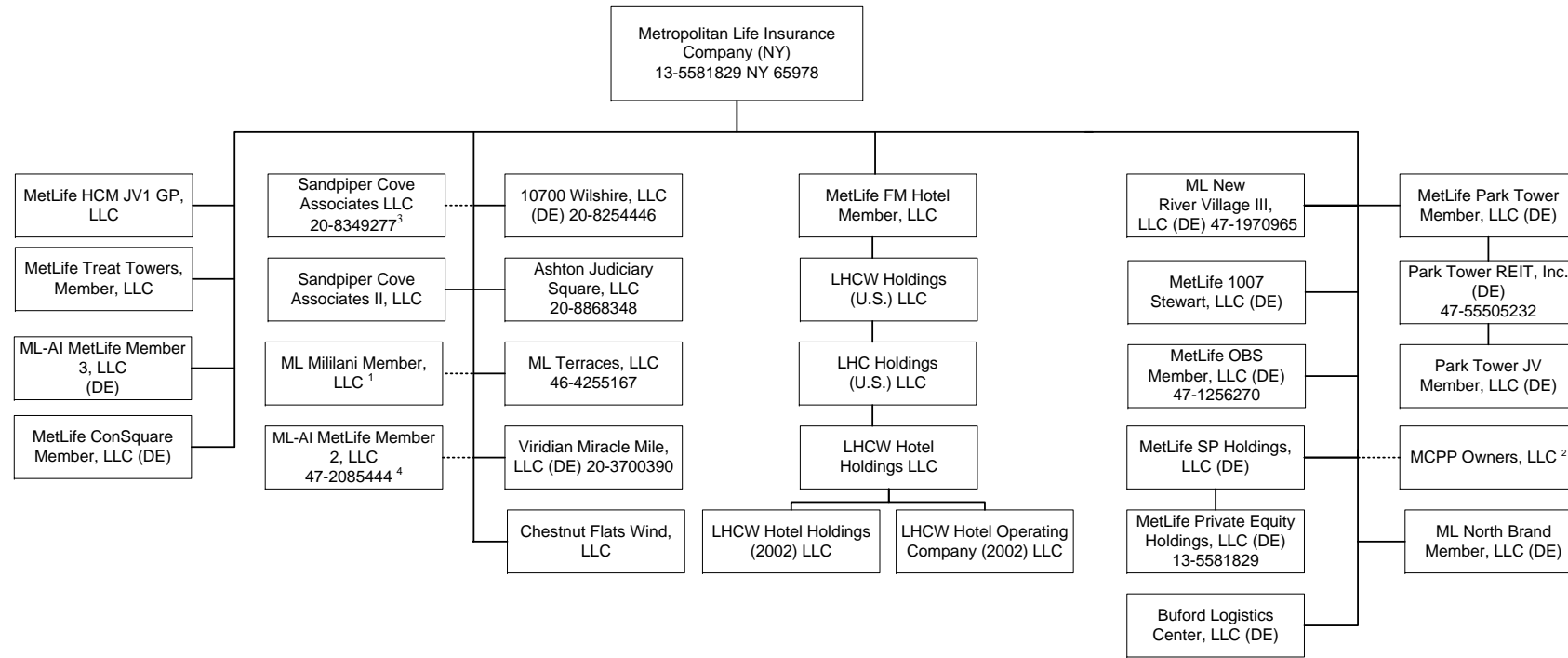
1 95.122% of MetLife CC Member, LLC is held by Metropolitan Life Insurance Company and 4.878% by General American Life Insurance Company.
 2 96.9% of MetLife 1201 TAB Member, LLC is owned by Metropolitan Life Insurance Company and 3.10% is owned by Metropolitan Property and Casualty Insurance Company.
 3 99% of MetLife LHH Member, LLC is owned by Metropolitan Life Insurance Company and 1% by General American Life Insurance Company.
 4 99% of ML Southmore, LLC is owned by Metropolitan Life Insurance Company and 1% by General American Life Insurance Company.
 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 95.199% of the membership interest is owned by Metropolitan Life Insurance Company and 4.801% by Metropolitan Property and Casualty Insurance Company.

7 73.0284% is owned by MLIC Asset Holdings II LLC and 26.9716% is owned by MLIC CB Holdings LLC.
 8 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.
 9 99% of MetLife Camino Ramon Member, LLC is owned by Metropolitan Life Insurance Company and 1% by General American Life Insurance Company USA.
 10 MetLife 555 12th Member, LLC is owned at 94.6% by Metropolitan Life Insurance Company and 5.4% by General American Life Insurance Company.
 11 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.
 12 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.

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

PART 1 - ORGANIZATIONAL CHART

A-2

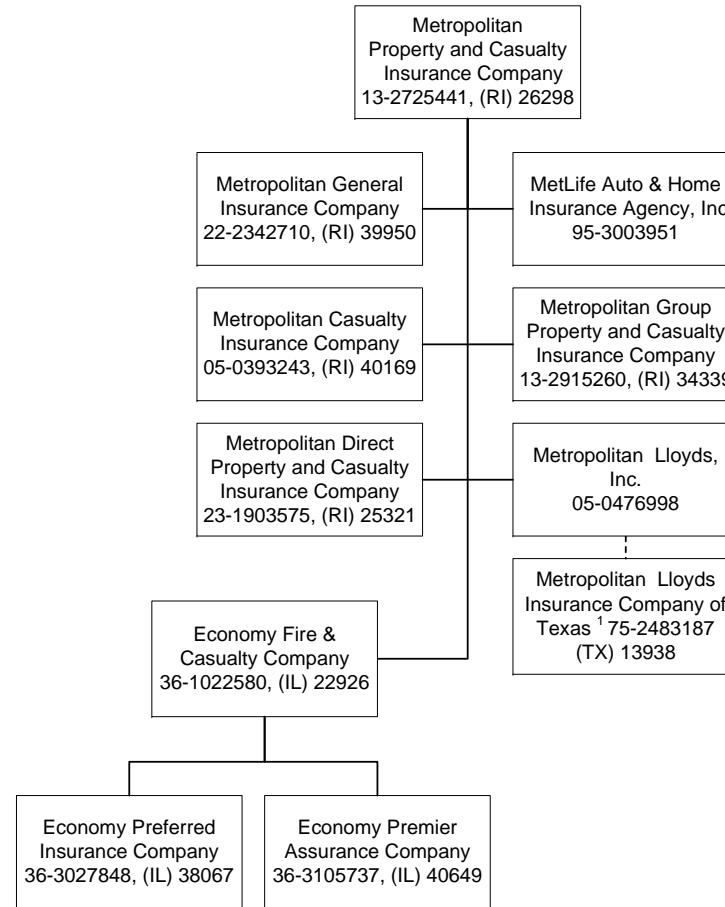


- 1 ML Mililani Member, LLC is owned at 95% by Metropolitan Life Insurance Company and 5% by General American Life Insurance Company.
- 2 MCPP Owners, LLC is owned at 84.503% by Metropolitan Life Insurance Company, 0.603% by General American Life Insurance Company, 1.616% by Metropolitan Tower Life Insurance Company, 13.278% by MTL Leasing, LLC.
- 3 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.
- 4 98.97% of ML-AI MetLife Member 2, LLC is owned by Metropolitan Life Insurance Company and 1.03% by General American Life Insurance Company.

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

PART 1 - ORGANIZATIONAL CHART

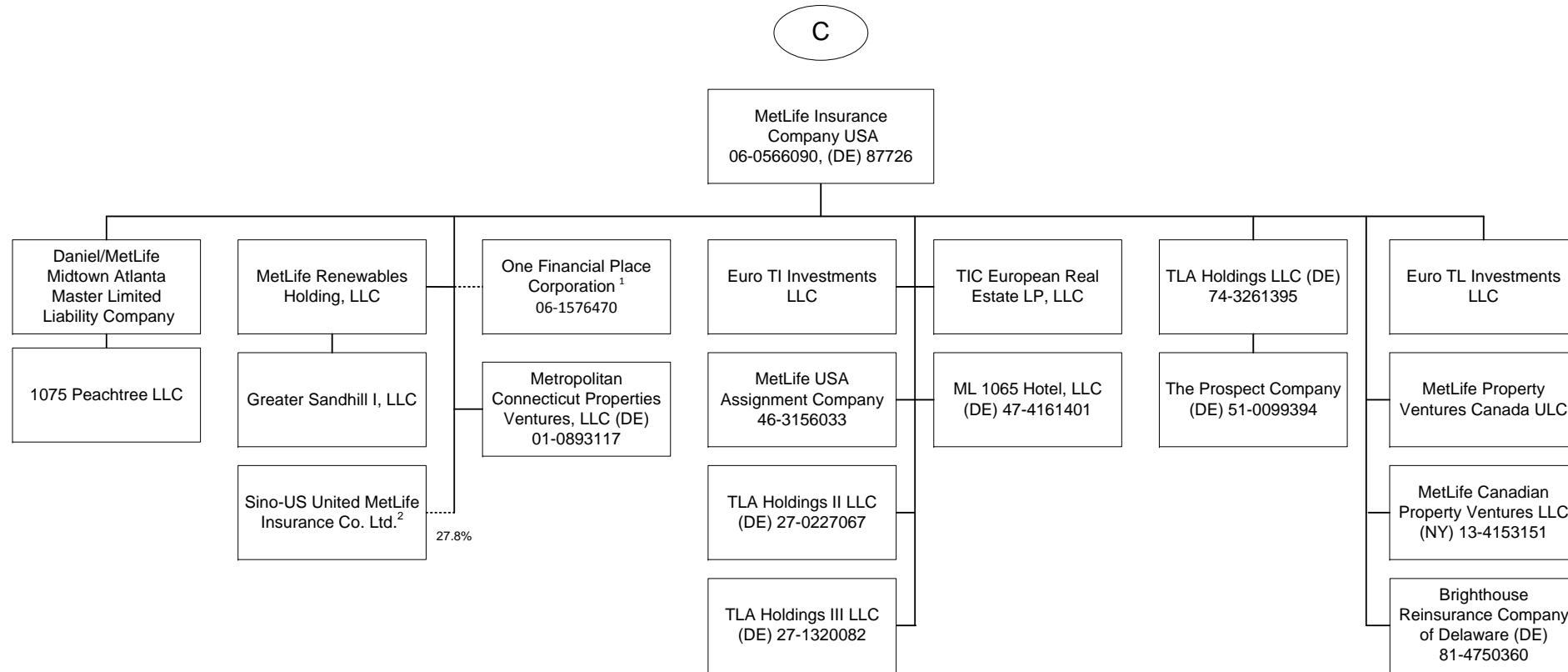
B



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

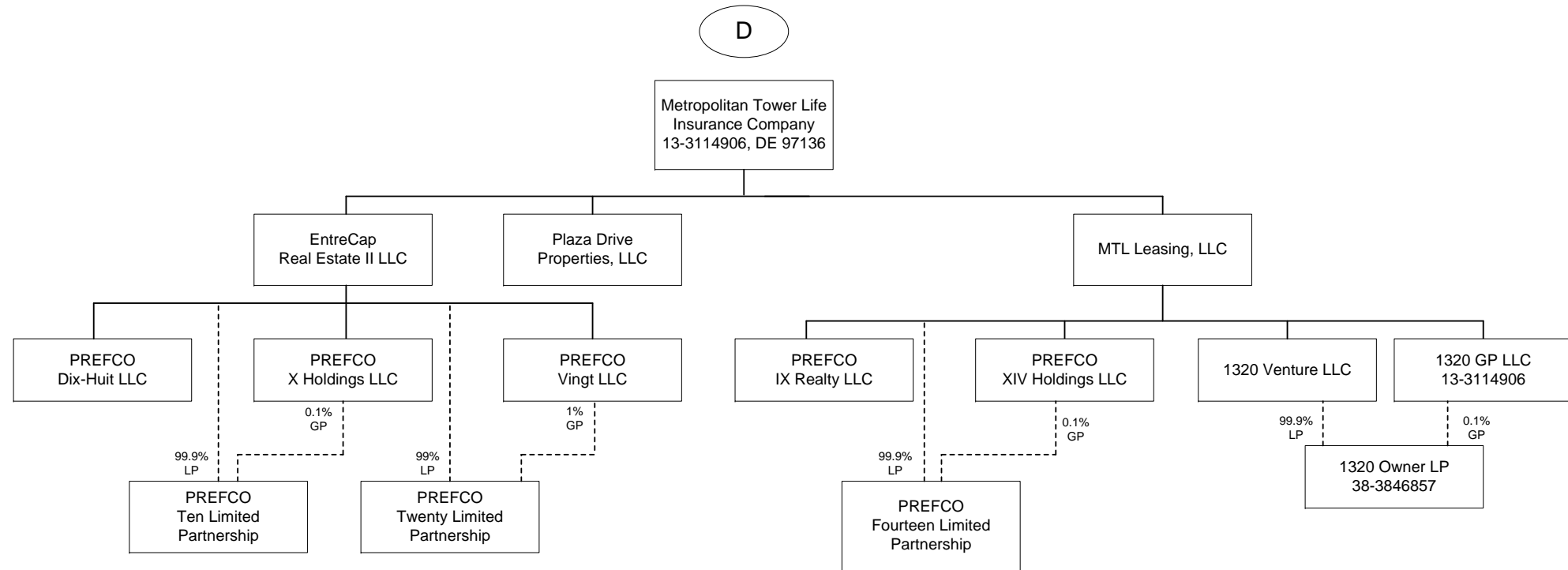


¹ 100% is owned, in the aggregate, by MetLife Insurance Company USA.

² 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.

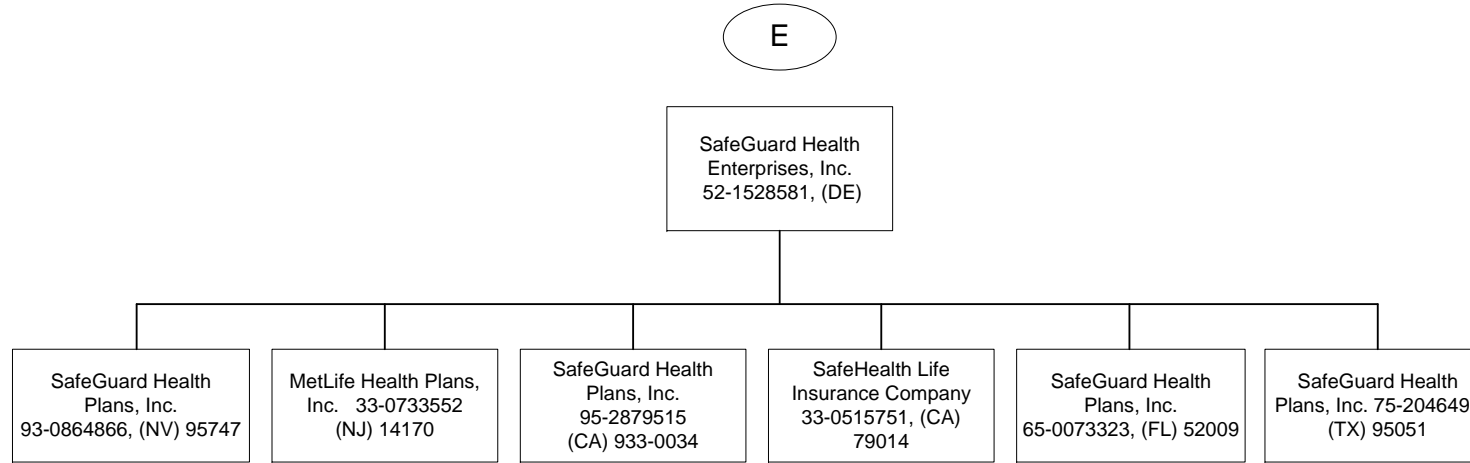
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



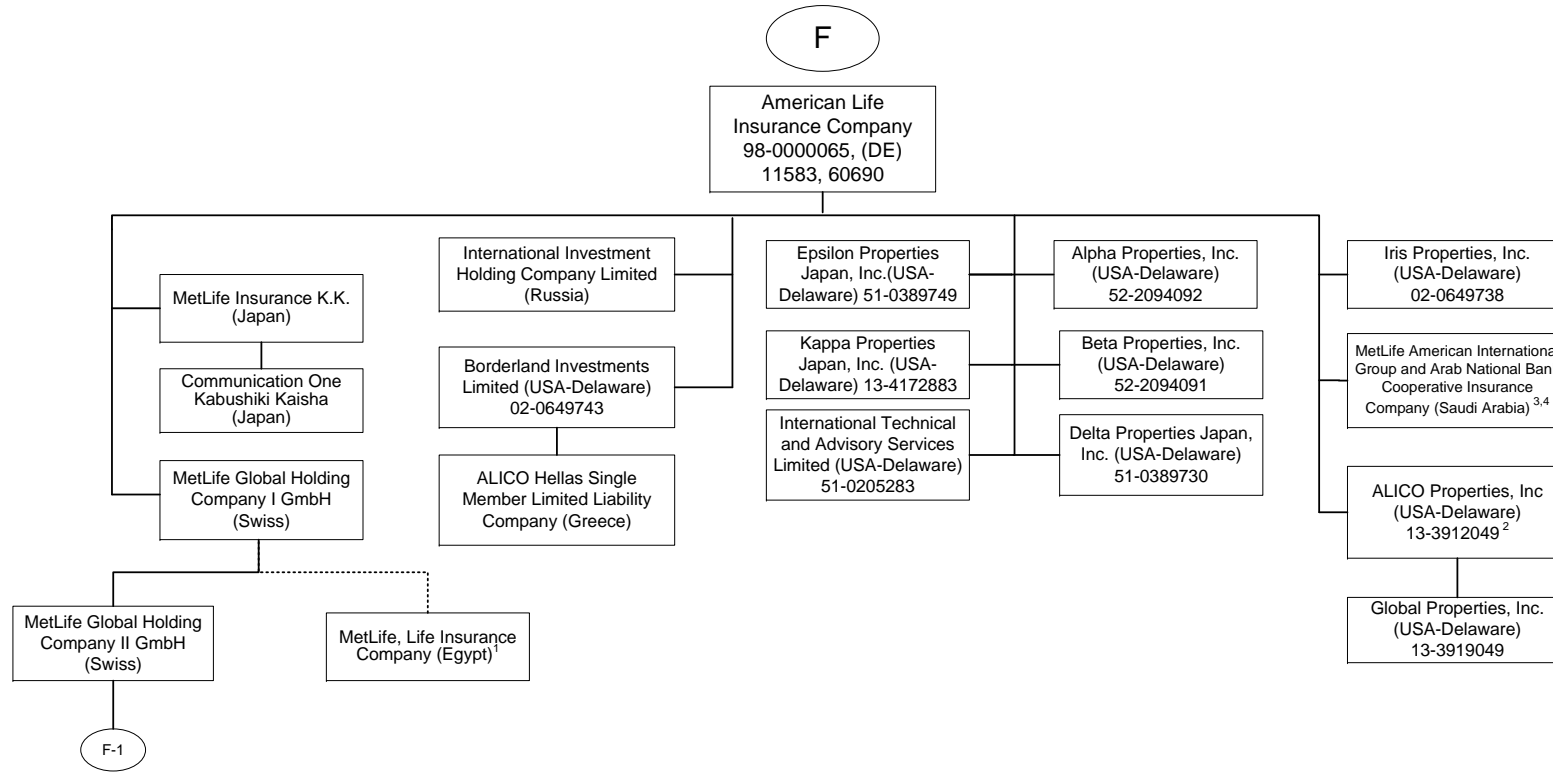
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



¹ 84.125% of MetLife, Life Insurance Company is owned by MetLife Global Holding Company I GmbH and the remaining interest by third parties.

² 51% of ALICO Properties, Inc. is owned by American Life Insurance Company and the remaining interest by third parties.

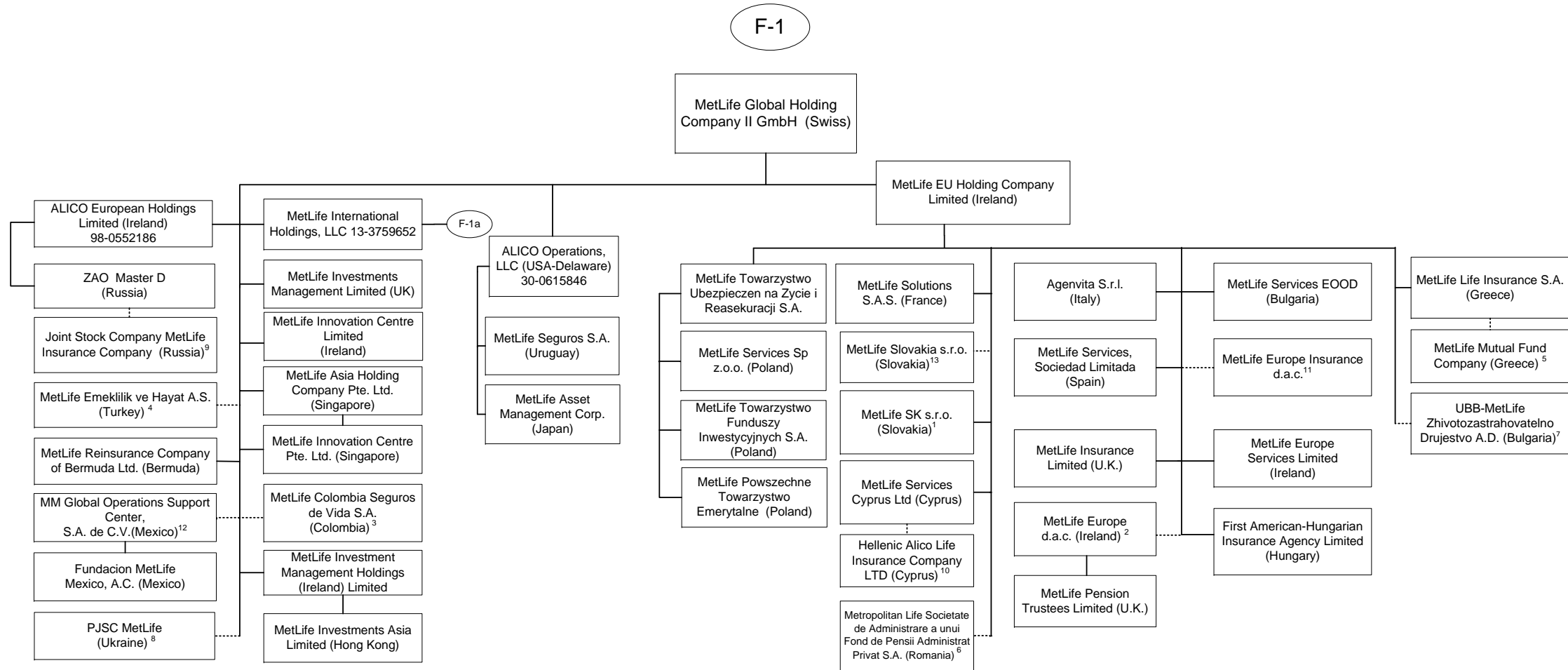
³ The Delaware Department of Insurance approved a disclaimer of affiliation and therefore, this company is not considered an affiliate under Delaware Law.

⁴ 30% of MetLife American International Group and Arab National Bank Cooperative Insurance Company is owned by American Life Insurance Company and the remaining interest by third parties

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

PART 1 - ORGANIZATIONAL CHART

696

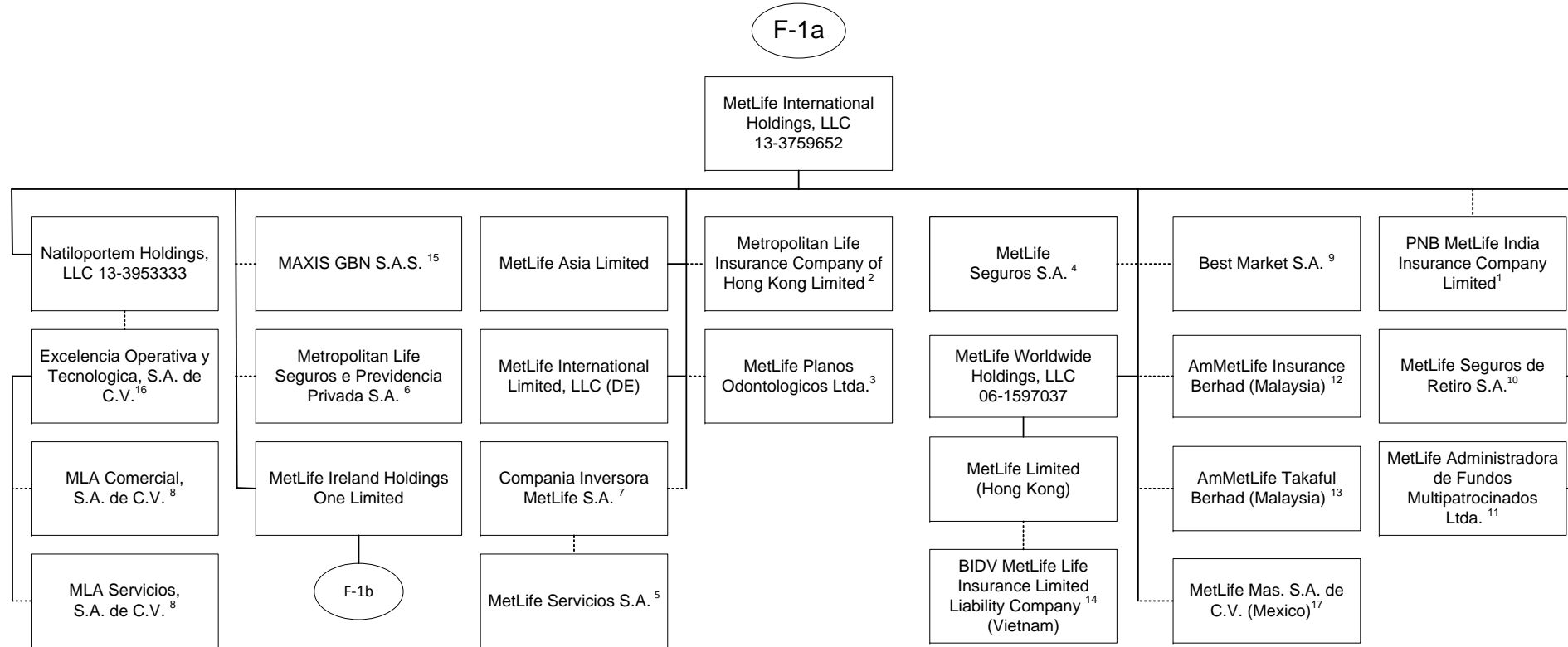


1 99.8788% of MetLife SK s.r.o. is owned by MetLife EU Holding Company Limited and 0.1212% is owned by International Technical and Advisory Services Limited (ITAS).
 2 MetLife Europe d.a.c. is held by MetLife EU Holding Company Limited at 96.0031504%, American Life Insurance Company at 3.9967583%, and International Technical and Advisory Services at .0000913% interest in this entity.
 3 89.999966003% of MetLife Colombia Seguros de Vida S.A. is owned by MetLife Global Holding Company II GmbH, 10.00003032856% is owned by MetLife Global Holding Company I GmbH, International Technical and Advisory Services Limited, Borderland Investments Limited and Natiloportem Holdings, LLC each owns 0.000001222926%.
 4 99.98% of MetLife Emekliik 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 Company is owned by MetLife Life Insurance S.A. and the remaining interest by a third party.
 6 99.9836% of Metropolitan Life Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. is owned by MetLife EU Holding Company Limited and 0.0164% by MetLife Services Sp z.o.o.

7 40% of UBB-MetLife Zhivotozastrahovatelno Drujestvo AD is owned by MetLife EU Holding Company Limited and the remaining by third parties
 8 99.9988% of PJSC MetLife is owned by MetLife Global Holding Company II GmbH, .0006% is owned by International Technical and Advisory Services Limited and the remaining .0006% is owned by Borderland Investments Limited.
 9 ZAO Master D owns 51% of 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 MetLife Services Cyprus Ltd (Cyprus) and the remaining by a third party.
 11 MetLife Europe Insurance d.a.c. is held by MetLife EU Holding Company Limited at 93% and the remaining 7% is held by American Life Insurance Company.
 12 99.999509% of MM Global Operations Support Center S.A. de C.V. (Mexico) is held by MetLife Global Holding Company II GmbH (Swiss) and 0.000491% is held by MetLife Global Holding Company I GmbH (Swiss).
 13 99.956% of MetLife Slovakia s.r.o. (Slovakia) is owned by MetLife EU Holding Company Limited and 0.044% is owned by ITAS.

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

PART 1 - ORGANIZATIONAL CHART

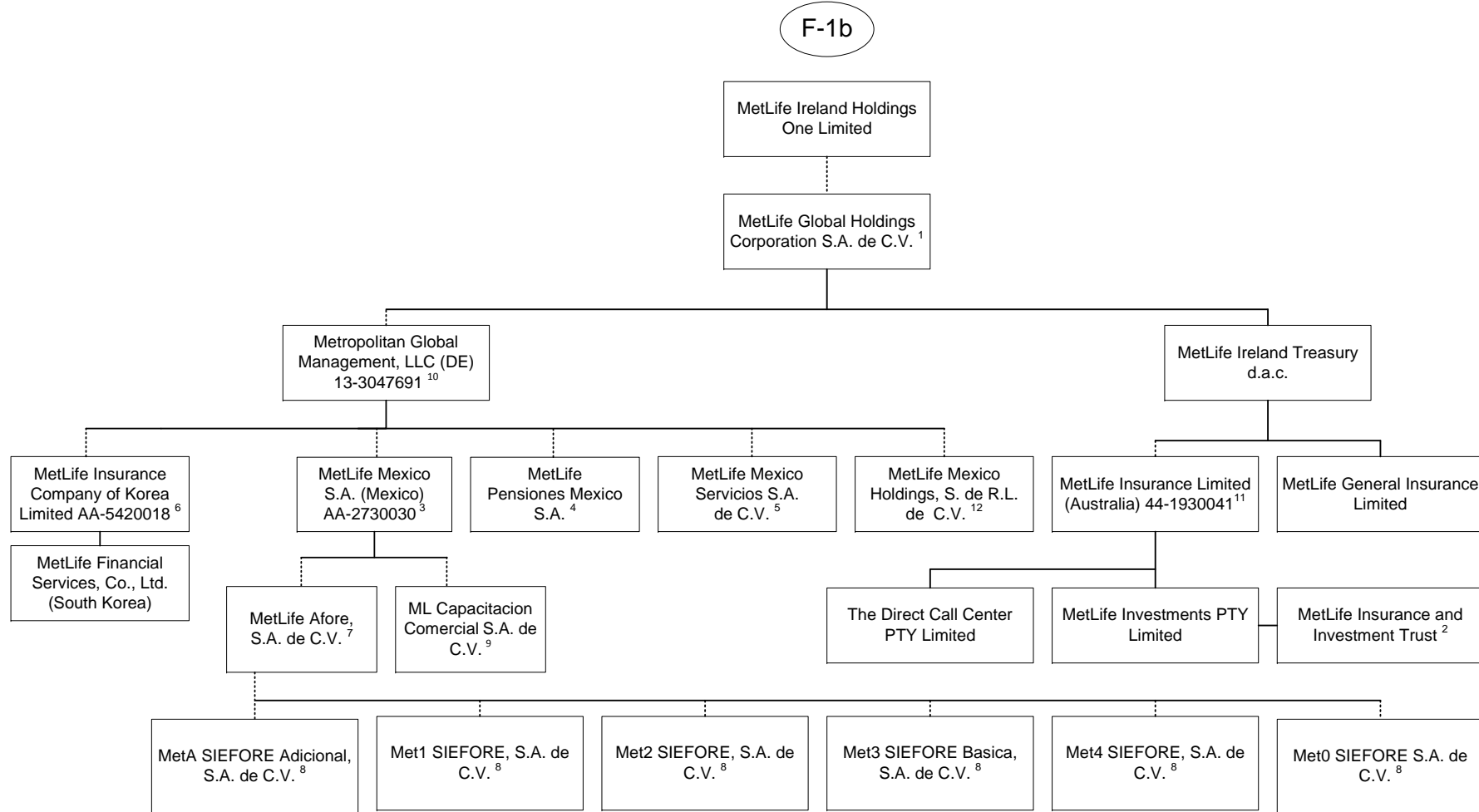


1 26% is owned by MetLife International Holdings, LLC and 74% is owned by third parties.
 2 99.99935% is owned by MetLife International Holdings, LLC and 0.00065% is owned by Natiloportem Holdings, LLC.
 3 99.999% is owned by MetLife International Holdings, LLC and .001% is owned by Natiloportem Holdings, LLC.
 4 95.5242% is owned by MetLife International Holdings, LLC and 2.6753% is owned by Natiloportem Holdings, LLC, 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, LLC and .26% is held by MetLife Seguros de Retiro S.A.
 6 66.662% is owned by MetLife International Holdings, LLC, 33.337% is owned by MetLife Worldwide Holdings, LLC and 0.001% is owned by Natiloportem Holdings, LLC.
 7 95.46% is owned by MetLife International Holdings, LLC and 4.54% is owned by Natiloportem Holdings, LLC.
 8 99% is owned by Excelencia Operativa y Tecnologica, S.A. de C.V. and 1% is owned by MetLife Mexico Servicios S.A. de C.V.

9 5% of the shares are held by Natiloportem Holdings, LLC and 95% is owned by MetLife International Holdings, LLC.
 10 96.8897% is owned by MetLife International Holdings, LLC, 3.1102% is owned by Natiloportem Holdings, and .0001% is owned by International Technical and Advisory Services Limited.
 11 99.99998% of MetLife Administradora de Fondos Multipatrocিনados Ltda. is owned by MetLife International Holdings, LLC and .00002% by Natiloportem Holdings, LLC.
 12 50.000001% of AmMetLife Insurance Berhad is owned by MetLife International Holdings, LLC and the remainder by a third party.
 13 49.999999% of AmMetLife Takaful Berhad is owned by MetLife International Holdings, LLC 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, LLC and the remainder by third parties.
 16 99% of Excelencia Operativa y Tecnologica, S.A. de C.V. is held by Natiloportem Holdings, LLC and 1% by MetLife Mexico Servicios S.A. de C.V.
 17 99.99964399% MetLife Mas, SA de C.V. is owned by MetLife International Holdings, LLC and .00035601% is owned by International Technical and Advisory Services Limited.

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

PART 1 - ORGANIZATIONAL CHART

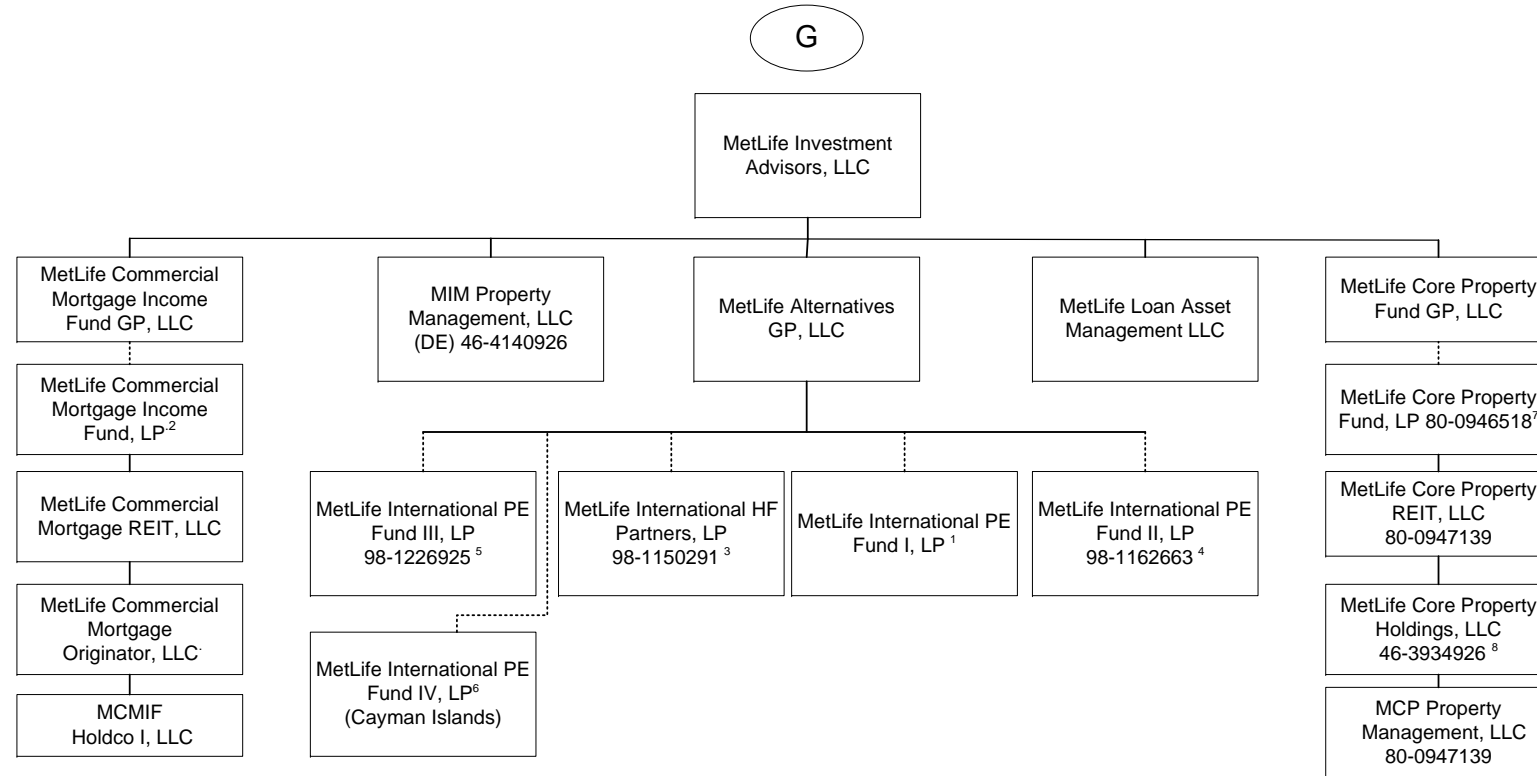


1 98.9% is owned by MetLife Ireland Holdings One Limited and 1.1% is owned by MetLife International Limited, LLC.
 2 MetLife Insurance and Investment Trust is a trust vehicle, the trustee of which is MetLife Investments PTY Limited ("MIPL"). MIPL is a wholly owned subsidiary of MetLife Insurance Limited.
 3 99.050271% is owned by Metropolitan Global Management, LLC and .949729% is owned by MetLife International Holdings, LLC.
 4 97.5125% is owned by Metropolitan Global Management, LLC and 2.4875% is owned by MetLife International Holdings, LLC.
 5 98% is owned by Metropolitan Global Management, LLC and 2% is owned by MetLife International Holdings, LLC.
 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 Servicios, 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, LLC.
 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.
 12. 99.99995% is owned by Metropolitan Global Management, LLC, and the remainder is owned by Exelencia Operativa y Tecnologica, S.A. de C.V.

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

PART 1 - ORGANIZATIONAL CHART



1 92.593% of the Limited partnership interests of this entity is owned by MetLife 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 Commercial Mortgage Income Fund GP, LLC is the general partner of MetLife Commercial Mortgage Income Fund, LP (the "Fund"). A 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 28.83%, MetLife Insurance Company USA owns 9.61%, MetLife Insurance Co. of Korea, Limited owns 5.66%, MetLife Limited owns 3.81%, and Metropolitan Life Insurance Company of Hong Kong Limited owns .76%.

3 88.22% of the Limited partnership interests of this entity is owned by MetLife Insurance K.K (Japan), 9.47% is owned by MetLife Insurance Company of Korea Limited, 2.29% 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 Metropolitan Life Insurance Company Hong Kong Limited.

5 88.93% of the limited partnership interest of MetLife International PE Fund III, LP is owned by MetLife Insurance K.K. (Japan), 7.91% is owned by MetLife Insurance Company of Korea Limited, 2.61% is owned by MetLife Limited (Hong Kong) and 0.55% is owned by Metropolitan Life Insurance Company Hong Kong Limited.

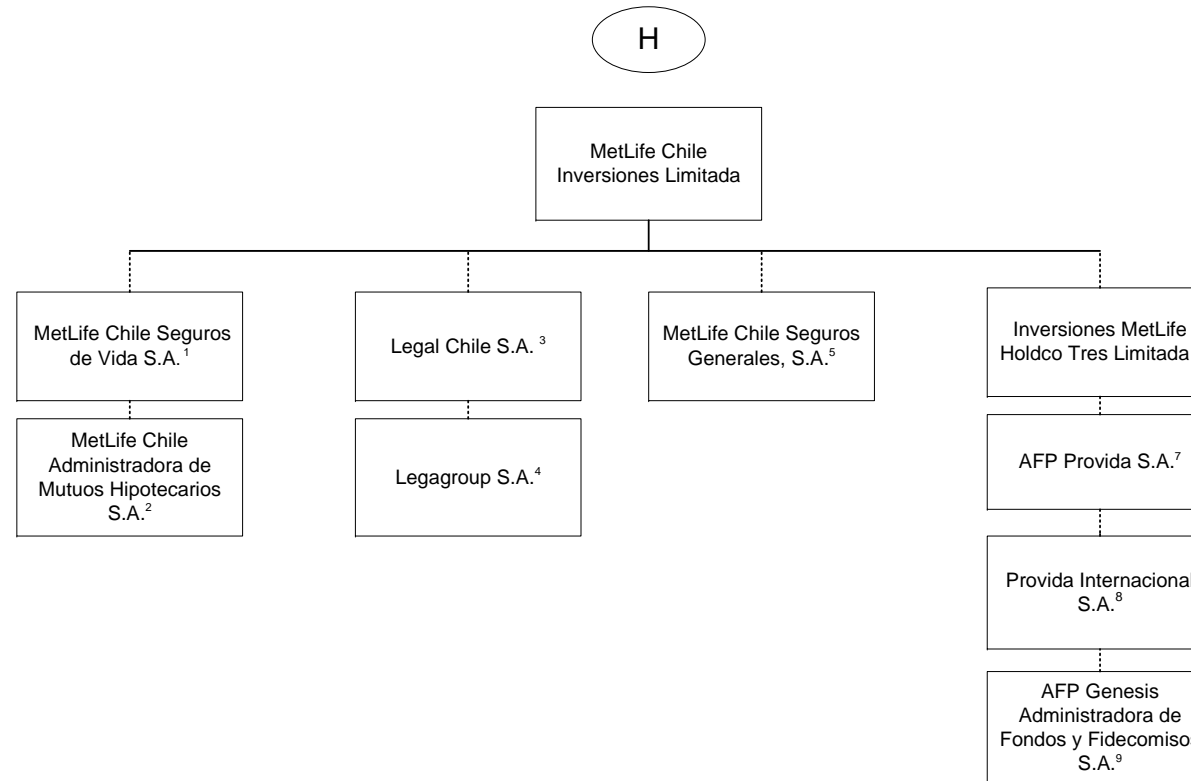
6 94.70% of the limited partnership interests of MetLife International PE Fund IV, LP is owned by MetLife Insurance K.K, 3.79% is owned by MetLife Insurance Company of Korea Limited, 1.51% is owned by MetLife Limited (Hong Kong).

7 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 20.06%, Metropolitan Life insurance Company (on behalf of Separate Account 746) owns 3.24%, MetLife Insurance Company of Korea Limited owns 2.91%, General American Life Insurance Company owns 0.07% and MetLife Insurance Company USA owns 0.14%.

8 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-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 Waterford Atrium, LLC, MCP EnV Chicago, LLC, MCP 100 Congress Member, 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, MCP VOA II, LLC, MPC 9020 Murphy Road, LLC, MCP Trimble Campus, LLC, MCP Highland Park Lender, LLC, MCP Property Management, LLC, MCP One Westside, LLC, MCP SoCal Industrial-Springdale, LLC, MCP SoCal Industrial-Concourse, LLC, MCP SoCal Industrial Kellwood, LLC, MCP Denver Pavilions Member, LLC., MCP Acquisition, LLC, MCP Buford Logistics Center 2 Member LLC, MCP DMCBP Phase II Member LLC, MCP 60th 11th Street Member, LLC, MCP Magnolia Park Member, LLC, MCP Fife Enterprise Member, LLC, MCP Alley 24 East, LLC, MCP Northyards Holdco, LLC, MCP Northyards Owner, LLC, MCP Northyards Master Lessee, LLC, 60 11th Street, LLC, Magnolia Park Greenville Venture, LLC, Magnolia Park Greenville, LLC, and MetLife Core Property TRS, LLC, MCP 22745 & 22755 Relocation Drive, LLC

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

PART 1 - ORGANIZATIONAL CHART



1 99.997% is held by MetLife Chile Inversiones Limitada and .003% by International Technical and Advisory Services Limited.
 2 99.9% is held by MetLife Chile Seguros de Vida S.A. and 0.1% 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 99.98% of MetLife Chile Seguros Generales, S.A. is owned by MetLife Chile Inversiones Limitada and 0.02% by Inversiones MetLife Holdco Dos Limitada.

6 97.13% of Inversiones MetLife Holdco Tres Limitada is owned by MetLife Chile Inversiones Limitada and 2.87% is owned by Inversiones MetLife Holdco Dos Limitada.
 7 42.3815% of AFP Provida S.A. is owned by Inversiones MetLife Holdco Dos Limitada, 42.3815% owned by Inversiones MetLife Holdco Tres Limitada and 10.9224% by MetLife Chile Inversiones Limitada and the remainder is owned by the public
 8 99.99% of Provida Internacional S.A. is owned by AFP Provida S.A. and .01% by MetLife Chile Inversiones Limitada.
 9 99.9% of AFP Genesis Administradora de Fondos y Fidecomisos S.A. is owned by Provida Internacional S.A. and 0.1% by AFP Provida S.A.

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

PART 1 - ORGANIZATIONAL CHART

- 1) The voting securities (excluding directors' qualifying shares, if any) of each subsidiary shown on the organizational chart are 100% owned by their respective parent corporation, unless otherwise indicated.
- 2) The Metropolitan Money Market Pool and MetLife Intermediate Income Pool are pass-through investments pools, of which Metropolitan Life Insurance Company and/or its subsidiaries and/or affiliates are general partners.
- 3) The MetLife, Inc. organizational chart does not include real estate joint ventures and partnerships of which MetLife, Inc. and/or its subsidiaries is an investment partner. In addition, certain inactive subsidiaries have also been omitted.
- 4) MetLife Services EEIG is a cost-sharing mechanism used in European Union for European Union-affiliated members.

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