



ANNUAL STATEMENT

For the Year Ended December 31, 2020
of the Condition and Affairs of the

Metropolitan Group Property and Casualty Insurance Company

NAIC Group Code..... 241, 241 (Current Period) (Prior Period) 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
(Street and Number) (City or Town, State, Country and Zip Code)

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

Mail Address PO Box 350, 700 Quaker Lane .. Warwick .. RI .. US .. 02887-0350
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 700 Quaker Lane .. Warwick .. RI .. US .. 02886-6669 800-638-4208
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.metlife.com

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

OFFICERS

Name	Title	Name	Title
1. Darla Ann Finchum	President	2. Maura Catherine Travers	Assistant General Counsel and Secretary
3. Michael John Bednarick	Vice President and Chief Financial Officer	4. Charles Patrick Connery	Treasurer

OTHER

Zulfi Shafaat Ahmed	Senior Vice President and Chief Information Security Officer	Robert Edward Bean	Vice President
Rachel Irene Downing	Vice President	Paul Edward Gavin	Senior Vice President
Lorene Elsie Guardado	Vice President	Lise Ann Hasegawa	Vice President
Michelle Lee Kolodziejczak	Vice President	Richard Paul Lonardo	Vice President
Aaron Matthew McClain	Vice President	Albert Montoya	Vice President and Investment Officer
Robert Francis Nostramo	Vice President and General Counsel	Stephen Charles Radis	Vice President and Investment Officer
Kevin Stanley Redgate	Senior Vice President and Senior Investment Officer	Christopher Timothy Rhodes	Senior Vice President
Charles Sheridan Scully #	Executive Vice President and Executive Investment Officer	James Sheridan Stevens	Vice President and Investment Officer
Richard Andrew Stevens	Vice President and Controller	Calvin Tyrone Strong	Vice President
Ellen Marie Tierney	Vice President		

DIRECTORS OR TRUSTEES

Michael John Bednarick	Darla Ann Finchum	Paul Edward Gavin
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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.

Darla Finchum

SignNow e-signature ID: c963024203...
02/01/2021 18:59:10 UTC

Darla Ann Finchum
President

Maura Travers

SignNow e-signature ID: 83261720ac...
02/01/2021 17:57:52 UTC

Maura Catherine Travers
Assistant General Counsel and Secretary

Michael Bednarick

SignNow e-signature ID: 7880167a9d...
02/12/2021 18:18:32 UTC

Michael John Bednarick
Vice President and Chief Financial Officer

* Subscribed and sworn to before me
This _____ day of _____ 2021

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 _____

* Due to the coronavirus pandemic health crisis, we are submitting unnotarized electronic signatures. Notarized signatures, including original wet-ink signatures in states where required, will be submitted as soon as reasonably practicable after the pandemic has subsided and our corporate offices have reopened.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	269,510,023		269,510,023	307,618,829
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....2,379,210, Schedule E-Part 1), cash equivalents (\$.....3,999,880, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	6,379,090		6,379,090	7,437,082
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....	38		38	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	275,889,151	0	275,889,151	315,055,911
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	2,544,995		2,544,995	2,933,751
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	17,971,826	14,857,331	3,114,495	4,770,186
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	274,220,870	2,345,033	271,875,837	307,712,518
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	7,731,355	6,365,782	1,365,573	908,221
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	1,545,142		1,545,142	
18.2 Net deferred tax asset.....	4,223,093		4,223,093	3,588,262
19. Guaranty funds receivable or on deposit.....			.0	
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	9,220	9,220	.0	4,150
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	150	150	.0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	584,135,802	23,577,516	560,558,286	634,972,999
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	584,135,802	23,577,516	560,558,286	634,972,999

DETAILS OF WRITE-INS

1101.....			.0	
1102.....			.0	
1103.....			.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. Prepaid expenses.....	150	150	.0	
2502.....			.0	
2503.....			.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).....	150	150	.0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....		
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	.885,565	.218,975
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....		
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....		
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....		
7.1 Current federal and foreign income taxes (including \$.0 on realized capital gains (losses)).....		.879,716
7.2 Net deferred tax liability.....		
8. Borrowed money \$.0 and interest thereon \$.0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.333,814,938 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).....		
10. Advance premium.....		
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	.298,726,950	.325,634,827
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	.311,537	.271,476
14. Amounts withheld or retained by company for account of others.....		
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.0 certified) (Schedule F, Part 3, Column 78).....	.1,190,312	.1,537,770
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	.25,943	.40,579
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.0 and interest thereon \$.0.....		
25. Aggregate write-ins for liabilities.....	.0	.0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	.301,140,307	.328,583,343
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	.301,140,307	.328,583,343
29. Aggregate write-ins for special surplus funds.....	.0	.0
30. Common capital stock.....	.3,000,000	.3,000,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other-than-special surplus funds.....	.0	.0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	.192,546,568	.192,546,568
35. Unassigned funds (surplus).....	.63,871,411	.110,843,088
36. Less treasury stock, at cost:		
36.1 .000 shares common (value included in Line 30 \$.0).....		
36.2 .000 shares preferred (value included in Line 31 \$.0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	.259,417,979	.306,389,656
38. TOTAL (Page 2, Line 28, Col. 3).....	.560,558,286	.634,972,999

DETAILS OF WRITE-INS

2501.		
2502.		
2503.		
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).....	.0	.0
2901.		
2902.		
2903.		
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.		
3202.		
3203.		
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).....		
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....		
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....		
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....		
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	0	0
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	0	0
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	10,369,362	14,297,120
10. Net realized capital gains (losses) less capital gains tax of \$.....636,311 (Exhibit of Capital Gains (Losses)).....	2,336,748	3,860,628
11. Net investment gain (loss) (Lines 9 + 10).....	12,706,110	18,157,748
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....14,786,932).....	(14,786,932)	(14,391,822)
13. Finance and service charges not included in premiums.....	751,922	871,662
14. Aggregate write-ins for miscellaneous income.....	6,153,141	13,520,160
15. Total other income (Lines 12 through 14).....	(7,881,869)	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	4,824,241	18,157,748
17. Dividends to policyholders.....		
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).....	4,824,241	18,157,748
19. Federal and foreign income taxes incurred.....	(187,117)	256,644
20. Net income (Line 18 minus Line 19) (to Line 22).....	5,011,358	17,901,104
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	306,389,656	397,709,169
22. Net income (from Line 20).....	5,011,358	17,901,104
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....(4,022).....	(15,130)	
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	630,809	(1,786,663)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(2,946,172)	(7,898,989)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	347,458	465,035
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from Protected Cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(50,000,000)	(100,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
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).....	(46,971,677)	(91,319,513)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	259,417,979	306,389,656
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
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. Restated quota share - dividends, write-offs, payment fees.....	14,035,010	13,520,160
1402. Funds held settlement.....	(7,881,869)	
1403.		
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).....	6,153,141	13,520,160
3701.		
3702.		
3703.		
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.....		
2. Net investment income.....	11,779,895	15,983,683
3. Miscellaneous income.....		
4. Total (Lines 1 through 3).....	11,779,895	15,983,683
5. Benefit and loss related payments.....		
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....		
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	2,874,052	(2,303,700)
10. Total (Lines 5 through 9).....	2,874,052	(2,303,700)
11. Net cash from operations (Line 4 minus Line 10).....	8,905,843	18,287,383
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	87,787,315	69,109,674
12.2 Stocks.....		
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	703	1,529
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	87,788,018	69,111,203
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	47,747,082	71,114,921
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....	38	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	47,747,120	71,114,921
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	40,040,898	(2,003,718)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....	50,000,000	34,630,481
16.6 Other cash provided (applied).....	(4,733)	72,248
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(50,004,733)	(34,558,233)
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).....	(1,057,992)	(18,274,568)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	7,437,082	25,711,650
19.2 End of year (Line 18 plus Line 19.1).....	6,379,090	7,437,082

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

20.0001	Deferred premiums.....	33,491,648	3,197,520
20.0002	Ceded reinsurance payable.....	26,907,877	5,366,847
20.0003	Security exchanges.....	987,609	3,479,530
20.0004	Reinsurance payable on paid losses and expenses.....	666,590	156,387
20.0005	Amounts recoverable from reinsurers.....	640,965	131,565
20.0006	Agents balance in course of collection.....	49,517	2,169,327
20.0007	Funds held by company under reinsurance treaties.....	40,061	
20.0008	Dividend paid in the form of bonds.....		64,614,565
20.0009	Dividend paid in the form of bonds due and accrued.....		754,954

**Underwriting and Investment Ex. - Pt. 1 - 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
2. Allied lines.....	6,501			6,501		0
3. Farmowners multiple peril.....						0
4. Homeowners multiple peril.....	144,461,958			144,461,958		0
5. Commercial multiple peril.....						0
6. Mortgage guaranty.....						0
8. Ocean marine.....						0
9. Inland marine.....	2,864,126			2,864,126		0
10. Financial guaranty.....						0
11.1 Medical professional liability - occurrence.....						0
11.2 Medical professional liability - claims-made.....						0
12. Earthquake.....	1,140,241			1,140,241		0
13. Group accident and health.....						0
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....						0
16. Workers' compensation.....						0
17.1 Other liability - occurrence.....	3,467,034			3,467,034		0
17.2 Other liability - claims-made.....						0
17.3 Excess workers' compensation.....						0
18.1 Products liability - occurrence.....						0
18.2 Products liability - claims-made.....						0
19.1, 19.2 Private passenger auto liability.....	318,378,897			318,378,897		0
19.3, 19.4 Commercial auto liability.....						0
21. Auto physical damage.....	250,385,997			250,385,997		0
22. Aircraft (all perils).....						0
23. Fidelity.....						0
24. Surety.....						0
26. Burglary and theft.....						0
27. Boiler and machinery.....						0
28. Credit.....						0
29. International.....						0
30. Warranty.....						0
31. Reinsurance - nonproportional assumed property.....	XXX					0
32. Reinsurance - nonproportional assumed liability.....	XXX					0
33. Reinsurance - nonproportional assumed financial lines.....	XXX					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	720,704,754	0	0	720,704,754	0	0

DETAILS OF WRITE-INS

3401.						0
3402.						0
3403.						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	0	0	0.0	
2. Allied lines.....				0	0	0	0.0	
3. Farmowners multiple peril.....				0	0	0	0.0	
4. Homeowners multiple peril.....	86,878,970		86,878,970	0	0	0	0.0	
5. Commercial multiple peril.....		29,988	29,988	0	0	0	0.0	
6. Mortgage guaranty.....				0	0	0	0.0	
8. Ocean marine.....				0	0	0	0.0	
9. Inland marine.....	821,774		821,774	0	0	0	0.0	
10. Financial guaranty.....				0	0	0	0.0	
11.1 Medical professional liability - occurrence.....				0	0	0	0.0	
11.2 Medical professional liability - claims-made.....				0	0	0	0.0	
12. Earthquake.....	3,012		3,012	0	0	0	0.0	
13. Group accident and health.....				0	0	0	0.0	
14. Credit accident and health (group and individual).....				0	0	0	0.0	
15. Other accident and health.....				0	0	0	0.0	
16. Workers' compensation.....		136,328	136,328	0	0	0	0.0	
17.1 Other liability - occurrence.....	570,000	316,930	886,930	0	0	0	0.0	
17.2 Other liability - claims-made.....				0	0	0	0.0	
17.3 Excess workers' compensation.....				0	0	0	0.0	
18.1 Products liability - occurrence.....				0	0	0	0.0	
18.2 Products liability - claims-made.....				0	0	0	0.0	
19.1, 19.2 Private passenger auto liability.....	184,935,366		184,935,366	0	0	0	0.0	
19.3, 19.4 Commercial auto liability.....				0	0	0	0.0	
21. Auto physical damage.....	120,633,392		120,633,392	0	0	0	0.0	
22. Aircraft (all perils).....				0	0	0	0.0	
23. Fidelity.....				0	0	0	0.0	
24. Surety.....				0	0	0	0.0	
26. Burglary and theft.....				0	0	0	0.0	
27. Boiler and machinery.....				0	0	0	0.0	
28. Credit.....				0	0	0	0.0	
29. International.....				0	0	0	0.0	
30. Warranty.....				0	0	0	0.0	
31. Reinsurance - nonproportional assumed property.....	XXX	1,472,810	1,472,810	0	0	0	0.0	
32. Reinsurance - nonproportional assumed liability.....	XXX	1,555,764	1,555,764	0	0	0	0.0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	0	0	0.0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0.0	
35. TOTALS.....	393,842,514	3,511,820	397,354,334	0	0	0	0.0	

DETAILS OF WRITE-INS

3401.				0	0	0	0.0
3402.				0	0	0	0.0
3403.				0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	XXX
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	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				0	
2. Allied lines.....				0				0	
3. Farmowners multiple peril.....				0				0	
4. Homeowners multiple peril.....	23,885,533		23,885,533	0	7,878,930		7,878,930	0	
5. Commercial multiple peril.....		543,647	543,647	0		193,989	193,989	0	
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....				0				0	
9. Inland marine.....	33,040		33,040	0	175,285		175,285	0	
10. Financial guaranty.....				0				0	
11.1 Medical professional liability - occurrence.....				0				0	
11.2 Medical professional liability - claims-made.....				0				0	
12. Earthquake.....				0	70,759		70,759	0	
13. Group accident and health.....				0				0	
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....				0				0	
16. Workers' compensation.....		1,558,144	1,558,144	0		554,250	554,250	0	
17.1 Other liability - occurrence.....	2,378,949	9,026,662	11,405,611	0	2,506,980	3,231,458	5,738,438	0	
17.2 Other liability - claims-made.....				0				0	
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....				0				0	
18.2 Products liability - claims-made.....				0				0	
19.1, 19.2 Private passenger auto liability.....	244,440,050		244,440,050	0	41,055,312		41,055,312	0	
19.3, 19.4 Commercial auto liability.....				0				0	
21. Auto physical damage.....	12,310,285		12,310,285	0	(9,545,488)		(9,545,488)	0	
22. Aircraft (all perils).....				0				0	
23. Fidelity.....				0				0	
24. Surety.....				0				0	
26. Burglary and theft.....				0				0	
27. Boiler and machinery.....				0				0	
28. Credit.....				0				0	
29. International.....				0				0	
30. Warranty.....				0				0	
31. Reinsurance - nonproportional assumed property.....	XXX	10,428,395	10,428,395	0	XXX	3,710,017	3,710,017	0	
32. Reinsurance - nonproportional assumed liability.....	XXX	9,715,698	9,715,698	0	XXX	3,447,160	3,447,160	0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	283,047,857	31,272,546	314,320,403	0	42,141,778	11,136,874	53,278,652	0	0
DETAILS OF WRITE-INS									
3401.				0				0	
3402.				0				0	
3403.				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.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	10,057,715			10,057,715
1.2 Reinsurance assumed.....	51,557			51,557
1.3 Reinsurance ceded.....	10,109,272			10,109,272
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.....		30,016,483		30,016,483
2.2 Reinsurance assumed, excluding contingent.....				0
2.3 Reinsurance ceded, excluding contingent.....		30,016,483		30,016,483
2.4 Contingent - direct.....		(66,649)		(66,649)
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....		(66,649)		(66,649)
2.7 Policy and membership fees.....				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
4. Advertising.....				0
5. Boards, bureaus and associations.....				0
6. Surveys and underwriting reports.....				0
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....			102,215	102,215
8.2 Payroll taxes.....			6,134	6,134
9. Employee relations and welfare.....			9,025	9,025
10. Insurance.....				0
11. Directors' fees.....				0
12. Travel and travel items.....			2,106	2,106
13. Rent and rent items.....			16,631	16,631
14. Equipment.....			3,377	3,377
15. Cost or depreciation of EDP equipment and software.....			8,140	8,140
16. Printing and stationery.....			1,784	1,784
17. Postage, telephone and telegraph, exchange and express.....			5,383	5,383
18. Legal and auditing.....			7,428	7,428
19. Totals (Lines 3 to 18).....	0	0	162,223	162,223
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....30,301.....				0
20.2 Insurance department licenses and fees.....				0
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....				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
22. Real estate taxes.....				0
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	0	0	10,037	10,037
25. Total expenses incurred.....	0	0	172,260	(a).....172,260
26. Less unpaid expenses - current year.....				0
27. Add unpaid expenses - prior year.....				0
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	0	0	172,260	172,260

DETAILS OF WRITE-INS

2401. Miscellaneous expenses.....			10,037	10,037
2402.				0
2403.				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	0	10,037	10,037

(a) Includes management fees of \$.....162,223 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).....407,818	.....342,483
1.1 Bonds exempt from U.S. tax.....	(a).....4,806,666	.....4,519,035
1.2 Other bonds (unaffiliated).....	(a).....5,679,516	.....5,643,727
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....35,373	.....35,376
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....1,001	.....1,001
10. Total gross investment income.....	.....10,930,374	.....10,541,622
11. Investment expenses.....	.....	(g).....172,260
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
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).....	.....	.....172,260
17. Net investment income (Line 10 minus Line 16).....	.....	.....10,369,362

DETAILS OF WRITE-INS

0901. Miscellaneous.....	.....1,001	.....1,001
0902. ....	.....	.....
0903. ....	.....	.....
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).....	.....1,001	.....1,001
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....83,060 accrual of discount less \$.....1,104,837 amortization of premium and less \$.....40,877 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 \$.....28,764 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.....	.....1,370,134	.....	.....1,370,134	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....305,161	.....	.....305,161	.....	.....
1.2 Other bonds (unaffiliated).....	.....1,297,061	.....	.....1,297,061	.....(19,152)	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....703	.....	.....703	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....	.....	.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....2,973,059	.....0	.....2,973,059	.....(19,152)	.....0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....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
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			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
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	14,857,331	13,152,123	(1,705,208)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	2,345,033		(2,345,033)
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	6,365,782	7,464,099	1,098,317
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....	9,220		(9,220)
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	150	15,122	14,972
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	23,577,516	20,631,344	(2,946,172)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	23,577,516	20,631,344	(2,946,172)

DETAILS OF WRITE-INS

1101.....			0
1102.....			0
1103.....			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. Prepaid expenses.....	150	15,122	14,972
2502.....			0
2503.....			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).....	150	15,122	14,972

NOTES TO THE FINANCIAL STATEMENTS**1. Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

The accompanying financial statements of Metropolitan Group Property and Casualty Insurance Company (the “Company” or “MGPC”) have been prepared on the basis of accounting standards 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.

The Department 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:

	<u>SSAP Number ⁽¹⁾</u>	<u>Financial Statement Page</u>	<u>Financial Statement Line Number</u>	<u>For the Year Ended December 31, 2020</u>	<u>For the Year Ended December 31, 2019</u>
Net income, RI SAP				\$ 5,011,358	\$ 17,901,104
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Net income, NAIC SAP				<u>\$ 5,011,358</u>	<u>\$ 17,901,104</u>
				<u>December 31, 2020</u>	<u>December 31, 2019</u>
Statutory capital and surplus, RI SAP				\$ 259,417,979	\$ 306,389,656
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Statutory capital and surplus, NAIC SAP				<u>\$ 259,417,979</u>	<u>\$ 306,389,656</u>

⁽¹⁾ Statement of Statutory Accounting Principles (“SSAP”)

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 the statutory financial statements requires that management make estimates and assumptions that affect the reported amounts of assets and liabilities at the dates of the financial statements. In applying these estimates, management makes subjective and complex judgments that frequently require assumptions about matters that are inherently uncertain, including the novel coronavirus COVID-19 Pandemic. It also requires disclosure of contingent assets and liabilities at the dates of the financial statements and the reported amounts of revenues and expenses during the reporting periods. Actual results may 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. The Company did not sell and reacquire any NAIC Securities Valuation Office Identified Funds.
- (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.

NOTES TO THE FINANCIAL STATEMENTS

- (6) Mortgage-backed bonds, included in bonds, are generally stated at amortized cost using the scientific method unless they have a NAIC rating designation of 3, 4, 5, or 6, which are stated at the lower of amortized cost or fair value. Amortization of the discount or premium from the purchase of these securities considers the estimated timing and amount of prepayments of the underlying mortgage loans. Actual prepayment experience is periodically reviewed and effective yields are recalculated when differences arise between the prepayments originally anticipated and the actual prepayments received and currently anticipated. For credit-sensitive mortgage-backed and asset-backed bonds and certain prepayment-sensitive bonds (e.g., interest-only securities), the effective yield is recalculated on a prospective basis. For all other mortgage-backed and asset-backed bonds, the effective yield is recalculated on a retrospective basis.

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

- (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 (“IFRS”) 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 all lines and coverages within line of business, except for the non-injury automobile claims. For the non-injury automobile coverages, unpaid losses are based on average “statistical” reserves. There is an additional overall estimate (supplemental reserves for several specific coverages within lines of business) based on the Company’s past experience; this is also known as an additional reserve on known claims. A provision is also 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, 2020 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.
- (14) The Company does not own any electronic data processing equipment, operating system software, furniture and fixtures, leasehold improvements, or non-operating system computer software.

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**

Changes to statutory accounting are issued by the NAIC in the form of statutory statements of accounting principles (“SSAPs”). The Company considers the applicability and impact of all SSAPs. Except as noted below, the SSAPs adopted by the Company during 2020 did not have a material impact on the Company’s financial statements.

NOTES TO THE FINANCIAL STATEMENTS

On March 27, 2020, former President Trump signed into law the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”). Provisions of the act specifically address temporary relief from troubled debt restructurings and temporary modification of loan provisions due to the economic stress caused by shutdown of the U.S. economy. Additionally, Federal and state government agencies and prudential banking regulators have provided temporary relief measures to financial institutions to accommodate temporary loan modifications to borrowers and to insurance carriers to provide temporary relief to premiums due.

On June 15, 2020 and July 22, 2020, the NAIC adopted and amended, respectively, Interpretations of Statutory Accounting Principles (“INT”) No. 20-08, *COVID-19 Premium Refunds, Limited-Time Exceptions, Rate Reductions and Policyholder Dividends* in response to the economic effects of the COVID-19 Pandemic. The guidance clarifies that (i) voluntary and jurisdiction-directed refunds that are not required by the policy term, are return of premiums and accounted for as an adjustment to premiums and provided a limited-time exception to allow for underwriting expense reporting for property & casualty line of businesses which met certain requirements. The limited-time exception also includes additional disclosure requirements; (ii) refunds in accordance with insurance policy terms should continue to follow existing guidance in SSAP 53, *Property & Casualty Contracts - Premiums*, SSAP 54R, *Individual and Group Accident and Health Contracts*, (“SSAP 54R”) or SSAP 66, *Retrospective Rated Contracts*; (iii) offering rate reductions instead of premium refunds shall be recognized as immediate adjustments to premiums if it is on in force business or reflect in the premium rate charged on future renewals; (iv) disclosures and reporting of policyholder dividends on property and casualty contracts are not impacted by this interpretation but provides additional guidance when dividends are issued in response to COVID-19 decreases in activity; and (v) disclosures on refunds, rate reductions and policyholder dividends because of decreased activity due to COVID-19 are disclosed, in addition to any other existing disclosures relating to policyholder payments. This guidance will be nullified on January 1, 2021. The Company has complied with all required accounting and disclosure requirements. See Note 21A.

In May 2020, the NAIC adopted revisions to Appendix A-001, *Investments of Reporting Entities*, Section 3, *Summary Investment Schedule* to add a line for total mortgage valuation allowance. The Company has provided all required disclosures.

On March 18, 2020, the Statutory Accounting Principles (E) Working Group adopted, as final, the revisions to SSAP No. 62R, *Property and Casualty Reinsurance*, to incorporate disclosure updates for reinsurers from Reciprocal Jurisdictions. The Company has provided all required disclosures.

In August 2018, the NAIC adopted changes to SSAP No. 1, *Accounting Policies, Risks & Uncertainties, and Other Disclosures* (“SSAP 1”) and Appendix A-001, *Investments of Reporting Entities*, to align the summary investment schedule more closely to the underlying investment schedules, allowing for cross-checks and less manual allocations. The Company has provided all required disclosures.

In June 2017, the NAIC adopted updates to SSAP No. 69, *Statement of Cash Flow* (“SSAP 69”), to conform with Accounting Standard Update 2016-18, *Statement of Cash Flow - Restricted Cash*. The adoption clarifies that the flow of restricted cash and cash equivalents shall not be reported as operating, investing or financing activities, but shall be reported with cash and cash equivalents when reconciling beginning and ending amounts on the cash flow statement. The action also incorporated a change to SSAP 1, to ensure information on restricted cash, cash equivalents and short-term investments is reported in the restricted asset disclosure. 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 2020 and 2019.

B. Statutory Merger

The Company had no statutory mergers during 2020 and 2019.

C. Impairment Loss

The Company had no recognized impairment losses during 2020 and 2019.

4. Discontinued Operations

The Company had no discontinued operations during 2020 and 2019.

5. Investments**A. Mortgage Loans, including Mezzanine Real Estate Loans**

The Company did not have any mortgage loans, including Mezzanine real estate loans, in 2020 and 2019.

B. Debt Restructuring

The Company did not have any restructured debt in which the Company was a creditor in 2020 and 2019.

NOTES TO THE FINANCIAL STATEMENTS**C. Reverse Mortgages**

The Company did not have any reverse mortgages in 2020 and 2019.

D. Loan-backed Securities

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

(2) a. The Company did not recognize any OTTI on the basis of the intent to sell during the year ended December 31, 2020.

b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis during the year ended December 31, 2020.

(3) As of December 31, 2020, the Company has not recognized any OTTI on its loan-backed securities based on cash flow analysis.

(4) At December 31, 2020, the estimated fair value and gross unrealized losses for loan-backed securities, aggregated by length of time the securities have been in a continuous loss position were as follows:

a. The aggregate amount of unrealized losses:		
1. Less than 12 Months	\$	19,152
2. 12 Months or Longer	\$	—
b. The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 Months	\$	1,265,329
2. 12 Months or Longer	\$	—

(5) The Company performs a regular evaluation, on a security-by-security basis, of its securities holdings in accordance with its OTTI policy in order to evaluate whether such investments are other than temporarily impaired. Management considers a wide range of factors about the security issuer and uses its best judgment in evaluating the cause of the decline in the estimated fair value of the security and in assessing the prospects for near-term recovery. Factors considered include fundamentals of the industry and geographic area in which the security issuer operates, as well as overall macroeconomic conditions. Projected future cash flows are estimated using assumptions derived from management's best estimates of likely scenario-based outcomes after giving consideration to a variety of variables that include, but are not limited to: (i) general payment terms of the security; (ii) the likelihood that the issuer can service the scheduled interest and principal payments; (iii) the quality and amount of any credit enhancements; (iv) the security's position within the capital structure of the issuer; (v) possible corporate restructurings or asset sales by the issuer; and (vi) changes to the rating of the security or the issuer by rating agencies. Additional considerations are made when assessing the unique features that apply to certain loan-backed securities including, but are not limited to: (i) the quality of underlying collateral; (ii) expected prepayment speeds; (iii) current and forecasted loss severity; (iv) consideration of the payment terms of the underlying assets backing the security; and (v) the payment priority within the tranche structure of the security. For loan-backed securities in an unrealized loss position as summarized in the immediately preceding table, the Company does not have the intent to sell the securities, believes it has the intent and ability to retain the security for a period of time sufficient to recover the carrying value of the security and based on the cash flow modeling and other considerations as described above, believes these securities are not other than temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company did not have any dollar repurchase agreements or securities lending transactions in 2020 and 2019.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing in 2020 and 2019.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any reverse repurchase agreements transactions accounted for as secured borrowing in 2020 and 2019.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale in 2020 and 2019.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any reverse repurchase agreements transactions accounted for as a sale in 2020 and 2019.

J. Real Estate

NOTES TO THE FINANCIAL STATEMENTS

The Company did not have real estate investments or real estate held for sale in 2020 and 2019.

K. Investments in Low-Income Housing Tax Credits (“LIHTC”)

The Company did not have investments in LIHTC in 2020 and 2019.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

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

Restricted Asset Category	Gross Restricted										Percentage	
	2020										(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)	2020 (1 plus 3)	2019	Increase/ (Decrease) (5 minus 6)	Total Non Admitted Restricted	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets		
Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	—%	—%
Collateral held under security lending agreements	—	—	—	—	—	—	—	—	—	—	—	—
Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	—	—
Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—	—
Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	—	—
Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—	—
Placed under option contracts	—	—	—	—	—	—	—	—	—	—	—	—
Letter stock or securities restricted as to sale - excluding Federal Home Loan Bank (“FHLB”) capital stock	—	—	—	—	—	—	—	—	—	—	—	—
FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—	—
On deposit with states	5,272,366	—	—	—	5,272,366	5,242,238	30,128	—	5,272,366	0.90	0.94	
On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—	—	—
Pledged collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—	—	—
Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—	—	—
Other restricted assets	—	—	—	—	—	—	—	—	—	—	—	—
Total restricted assets	\$ 5,272,366	\$ —	\$ —	\$ —	\$ 5,272,366	\$ 5,242,238	\$ 30,128	\$ —	\$ 5,272,366	0.90 %	0.94 %	

(a) Subset of column 1.

(b) Subset of column 3.

(2-3) The Company did not have any assets pledged as collateral, not captured in other categories, or any other restricted assets in 2020 and 2019.

(4) The Company did not have any collateral received and reported as assets in 2020 and 2019.

M. Working Capital Finance Investments

The Company had no working capital finance investments in 2020 and 2019.

N. 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.

NOTES TO THE FINANCIAL STATEMENTS**O. 5GI Securities**

The Company did not hold any investments with a 5GI NAIC designation in 2020 and 2019.

P. Short Sales

(1) The Company did not have any unsettled short sale transactions outstanding as of December 31, 2020.

(2) The Company did not have any settled short sale transactions during the year ended December 31, 2020.

Q. Prepayment Penalty and Acceleration Fees

The Company did not have any securities sold, redeemed or otherwise disposed of as a result of a callable feature, during the year ended December 31, 2020.

6. Joint Ventures, Partnerships and Limited Liability Companies

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

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 is nonadmitted except for mortgage loans in default (i.e., delinquent or in the process of foreclosure), when any amounts due and accrued over 180 days past due are nonadmitted.

B. There were no amounts excluded as of 2020 and 2019.

8. Derivative Instruments

The Company did not utilize derivative instruments in 2020 and 2019.

9. Income Taxes

A. The components of net deferred tax assets (“DTAs”) and deferred tax liabilities (“DTLs”) consisted of the following:

	December 31, 2020		
	Ordinary	Capital	Total
Gross DTAs	\$ 4,951,279	\$ —	\$ 4,951,279
Statutory valuation allowance adjustments	—	—	—
Adjusted Gross DTAs	4,951,279	—	4,951,279
DTAs nonadmitted	—	—	—
Subtotal net admitted DTAs	4,951,279	—	4,951,279
DTLs	(728,186)	—	(728,186)
Net admitted DTAs/(Net DTLs)	<u>\$ 4,223,093</u>	<u>\$ —</u>	<u>\$ 4,223,093</u>

	December 31, 2019		
	Ordinary	Capital	Total
Gross DTAs	\$ 4,359,275	\$ —	\$ 4,359,275
Statutory valuation allowance adjustments	—	—	—
Adjusted Gross DTAs	4,359,275	—	4,359,275
DTAs nonadmitted	—	—	—
Subtotal net admitted DTAs	4,359,275	—	4,359,275
DTLs	(771,013)	—	(771,013)
Net admitted DTAs/(Net DTLs)	<u>\$ 3,588,262</u>	<u>\$ —</u>	<u>\$ 3,588,262</u>

	Change		
	Ordinary	Capital	Total
Gross DTAs	\$ 592,004	\$ —	\$ 592,004
Statutory valuation allowance adjustments	—	—	—
Adjusted Gross DTAs	592,004	—	592,004
DTAs nonadmitted	—	—	—
Subtotal net admitted DTAs	592,004	—	592,004
DTLs	42,827	—	42,827
Net admitted DTAs/(Net DTLs)	<u>\$ 634,831</u>	<u>\$ —</u>	<u>\$ 634,831</u>

NOTES TO THE FINANCIAL STATEMENTSAdmission calculation components - SSAP No. 101 *Income Taxes*, (“SSAP 101”):

	December 31, 2020		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 400,000	\$ —	\$ 400,000
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)	4,551,279	—	4,551,279
1. Adjusted gross DTA expected to be realized following the balance sheet date	4,551,279	—	4,551,279
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	38,279,233
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	—	—	—
DTA admitted as the result of application of SSAP 101 total	<u>\$ 4,951,279</u>	<u>\$ —</u>	<u>\$ 4,951,279</u>

	December 31, 2019		
	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)	4,359,275	—	4,359,275
1. Adjusted gross DTA expected to be realized following the balance sheet date	4,359,275	—	4,359,275
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	45,420,209
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	—	—	—
DTA admitted as the result of application of SSAP 101 total	<u>\$ 4,359,275</u>	<u>\$ —</u>	<u>\$ 4,359,275</u>

	Change		
	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 400,000	\$ —	\$ 400,000
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)	192,004	—	192,004
1. Adjusted gross DTA expected to be realized following the balance sheet date	192,004	—	192,004
2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	(7,140,976)
Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	—	—	—
DTA admitted as the result of application of SSAP 101 total	<u>\$ 592,004</u>	<u>\$ —</u>	<u>\$ 592,004</u>

	2020	2019
RBC percentage used to determine recovery period and threshold limitation amount	4033 %	5195 %
Amount of total adjusted capital used to determine recovery period and threshold limitation	\$ 255,194,886	\$ 302,801,394

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

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

B. All DTLs were recognized as of December 31, 2020 and 2019.

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

	December 31, 2020	December 31, 2019	Change
Current income tax:			
Federal	\$ (187,117)	\$ 256,644	\$ (443,761)
Foreign	—	—	—
Subtotal	(187,117)	256,644	(443,761)
Federal income tax on net capital gains/(losses)	636,311	118,746	517,565
Utilization of capital loss carryforwards	—	—	—
Other	—	—	—
Federal and foreign income taxes incurred	<u>\$ 449,194</u>	<u>\$ 375,390</u>	<u>\$ 73,804</u>

NOTES TO THE FINANCIAL STATEMENTS

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

DTAs:	<u>December 31, 2020</u>	<u>December 31, 2019</u>	<u>Change</u>
Ordinary:			
Discounting of unpaid losses	\$ —	\$ —	\$ —
Unearned premium reserve	—	—	—
Policyholder reserves	—	—	—
Investments	—	—	—
Deferred acquisition costs	—	—	—
Policyholder dividends accrual	—	—	—
Fixed assets	—	—	—
Compensation and benefits accrual	—	—	—
Pension accrual	—	—	—
Receivables - nonadmitted	—	—	—
Net operating loss carryforward	—	—	—
Tax credit carryforwards	—	26,692	(26,692)
Other (including items <5% of total ordinary tax assets)	—	—	—
Nonadmitted assets	4,951,279	4,332,583	618,696
Subtotal	<u>4,951,279</u>	<u>4,359,275</u>	<u>592,004</u>
Statutory valuation allowance adjustment	—	—	—
Nonadmitted	—	—	—
Admitted ordinary DTAs	<u>4,951,279</u>	<u>4,359,275</u>	<u>592,004</u>
Capital:			
Investments	—	—	—
Net capital loss carryforward	—	—	—
Real estate	—	—	—
Other (including items <5% of total capital tax assets)	—	—	—
Subtotal	<u>—</u>	<u>—</u>	<u>—</u>
Statutory valuation allowance adjustment	—	—	—
Nonadmitted	—	—	—
Admitted capital DTAs	<u>—</u>	<u>—</u>	<u>—</u>
Admitted DTAs	<u>\$ 4,951,279</u>	<u>\$ 4,359,275</u>	<u>\$ 592,004</u>
	<u>December 31, 2020</u>	<u>December 31, 2019</u>	<u>Change</u>
DTLs:			
Ordinary:			
Investments	\$ (705,896)	\$ (748,723)	\$ 42,827
Fixed assets	—	—	—
Deferred and uncollected premiums	—	—	—
Policyholder reserves	—	—	—
Other (including items <5% of total ordinary tax liabilities)	(22,290)	(22,290)	—
Subtotal	<u>(728,186)</u>	<u>(771,013)</u>	<u>42,827</u>
Capital:			
Investments	—	—	—
Real estate	—	—	—
Other (including items <5% of total capital tax liabilities)	—	—	—
Subtotal	<u>—</u>	<u>—</u>	<u>—</u>
DTLs	<u>\$ (728,186)</u>	<u>\$ (771,013)</u>	<u>\$ 42,827</u>
Net DTAs/(DTLs)	<u>\$ 4,223,093</u>	<u>\$ 3,588,262</u>	<u>\$ 634,831</u>
			<u>(4,022)</u>
		Change in net DTAs	<u>\$ 630,809</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:

	December 31, 2020
Net income, before net realized capital gains (losses), after dividends to policyholders and before all other Federal and foreign income taxes @ 21%	\$ 522,374
Net realized capital gains (losses) @ 21%	624,342
Tax effect of:	
Nondeductible expenses	\$ 1,050
Prior year adjustment	691
Penalties	372
Change in nonadmitted assets	(618,696)
Tax exempt income	(711,748)
Total statutory income taxes (benefit)	<u>\$ (181,615)</u>
Federal and foreign income taxes incurred including tax on realized capital gains	\$ 449,194
Change in net DTAs	(630,809)
Total statutory income taxes (benefit)	<u>\$ (181,615)</u>

- E. (1) As of December 31, 2020, the Company had no net operating loss, net capital loss or tax credit carryforwards.
- (2) As of December 31, 2020, the Company has Federal income taxes available for recoupment in the event of future net losses:

<u>Year</u>	<u>Amount</u>	<u>Capital</u>
2019	\$ 400,000	\$ —

- (3) The Company had no deposits under Section 6603 of the Internal Revenue Code (“IRC”) during 2020.
- 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.

NOTES TO THE FINANCIAL STATEMENTS

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

23rd Street Investments, Inc.	MetLife Tower Resources Group, Inc.
American Life Insurance Company	MetLife
Bequest, Inc.	Metropolitan Casualty Insurance Company ("MCAS")
Block Vision of Texas, Inc.*	Metropolitan Direct Property and Casualty Insurance Company ("MDIR")
Block Vision Holdings Corporation *	Metropolitan General Insurance Company ("MGEN")
Borderland Investments, Ltd.	Metropolitan Life Insurance Company ("MLIC")
Cova Life Management Company	Metropolitan Lloyds Insurance Company of Texas ("MLICT")
Davis Vision IPA, Inc. *	Metropolitan Lloyds, Inc.
Davis Vision, Inc. *	Metropolitan Property and Casualty Insurance Company ("MPC")
Delaware American Life Insurance Company	Metropolitan Tower Life Insurance Company
Economy Fire & Casualty Company ("EFAC")	Metropolitan Tower Realty Company, Inc.
Economy Preferred Insurance Company ("EPIC")	Missouri Reinsurance, Inc.
Economy Premier Assurance Company ("EPAC")	Newbury Insurance Company Limited
International Technical and Advisory Services, Ltd.	Park Tower REIT, Inc.
MEC Health Care, Inc. *	SafeGuard Health Enterprises, Inc.
MetLife Assignment Company, Inc.	SafeGuard Health Plans, Inc. (CA)
MetLife Auto & Home Insurance Agency, Inc.	SafeGuard Health Plans, Inc. (FL)
MetLife Consumer Services, Inc.	SafeGuard Health Plans, Inc. (TX)
MetLife Credit Corp. ("MLCC")	SafeHealth Life Insurance Company
MetLife Digital Ventures, Inc.	Superior Procurement, Inc. *
MetLife Funding, Inc.	Superior Vision Benefit Management, Inc. *
MetLife Global Benefits, Ltd.	Superior Vision Holdings, Inc.*
MetLife Global, Inc.	Superior Vision Insurance Plan of Wisconsin, Inc. *
MetLife Group, Inc. ("MLG")	Superior Vision Insurance, Inc. *
MetLife Health Plans, Inc.	Superior Vision of New Jersey, Inc. *
MetLife Holdings, Inc.	Superior Vision Services Inc. *
MetLife Home Loans, LLC	The Inheritance Company
MetLife Insurance Brokerage, Inc.	Transmountain Land & Livestock Company
MetLife Investment Management Holdings, LLC	UVC Independent Practice Association, Inc. *
MetLife Investors Distribution Company	Versant Health Consolidations Corp. (fka Superior Vision Corp.) *
MetLife Japan US Equity Owners (Blocker) LLC	Versant Health Holdco, Inc. *
MetLife Legal Plans of Florida, Inc.	Versant Health, Inc. *
MetLife Legal Plans, Inc.	Vision 21 Managed Eye Care of Tampa Bay, Inc. *
MetLife Pet Insurance Solutions, LLC	Vision 21 Physician Practice Management Co. *
MetLife Reinsurance Company of Charleston	Vision Twenty-One Managed Eye-Care IPA, Inc. *
MetLife Reinsurance Company of Vermont	WDV Acquisition Corporation *
MetLife Services and Solutions, LLC ("MSS")	White Oak Royalty Company

* Following the December 30, 2020 acquisition of Versant Health, Inc. ("Versant Health"), the Company's Federal income tax return is consolidated with Versant Health.

- (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 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 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, 2020, the Company had no liability for unrecognized tax benefits.

H. Repatriation Transition Tax

As of December 31, 2020, the Company had no liability for Repatriation Transition Tax.

NOTES TO THE FINANCIAL STATEMENTS**I. Alternative Minimum Tax Credit**

The Company's recognized amount of Alternative Minimum Tax ("AMT") Credit was as follows:

	<u>December 31, 2020</u>
(1) Gross AMT Credit Recognized as:	
a. Current year recoverable	\$ —
b. DTAs	\$ —
(2) Beginning Balance of AMT Credit Carryforward	\$ 26,692
(3) Amounts Recovered	5,659
(4) Adjustments	<u>21,033</u>
(5) Ending Balance of AMT Credit Carryforward (5=2-3-4)	—
(6) Reduction for Sequestration	—
(7) Nonadmitted by Reporting Entity	—
(8) Reporting Entity Ending Balance (8=5-6-7)	<u>\$ —</u>

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

A-B. The Company paid extraordinary dividends to MPC, its parent, of \$50,000,000 in the form of cash on May 20, 2020.

The Company paid extraordinary dividends to MPC of \$34,630,481 and \$65,369,519 in the form of cash and bonds, respectively, on November 18, 2019. The bonds were transferred at fair value, including accrued interest of \$754,954, and had a book/adjusted carrying value of \$60,690,603. The realized capital gain recognized on this transfer was \$3,923,962.

The Company did not receive any capital contributions in 2020 or 2019.

- C. The Company does not have any material related party transactions that are not included in Schedule Y.
- D. The Company has receivables and payables with affiliates for services necessary to conduct its business. Receivables expected to be settled within 90 days are admitted. Receivables from affiliates totaled \$9,220 and \$4,150 at December 31, 2020 and December 31, 2019, respectively, all of which were nonadmitted. Payables to affiliates totaled \$25,943 and \$40,579 at December 31, 2020 and December 31, 2019, respectively.
- E. The Company is party to a master services and facilities agreement ("MSFA") with an affiliated services entity, MSS, and an Investment Management Agreement ("IMA") with MetLife Investment Management, LLC ("MIM"). The MSS MSFA provides for personnel, facilities and equipment to be made available and for a broad range of services to be rendered, principally by MSS. The MIM IMA provides for investment-related services to be rendered by MIM. The Company is also a party to a legacy master service agreement with MLIC and a global services agreement with MSS. The MSS MSFA and MIM IMA, as well as the MLIC master service agreement and global services agreement with MSS, are enterprise services agreements. Under these agreements, generally, personnel, facilities, equipment and services may be requested by the Company are deemed necessary for its business and investment operations.
- All of these agreements, excluding the MIM IMA under which the Company is charged on a market-based fee basis, involve cost allocation arrangements under which the Company pays or receives compensation for all expenses, direct and indirect, reasonably and equitably determined to be attributable to the personnel, facilities, equipment, services and employee benefit plan participation provided (subject to a transfer pricing mark-up as required). These expenses include, but are not limited to, compensation payable to enterprise employees performing services, such as salary, cash bonuses, stock-based compensation under MetLife incentive plans and expense attributable to pension and post-retirement benefit plans benefiting such employees.
- F. Except as disclosed in Note 14, 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.
- G. All outstanding shares of the Company are owned by MPC. 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 applicable 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, 2020.

NOTES TO THE FINANCIAL STATEMENTS

- 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, 2020.
- O. The Company has no SCA or SSAP No. 48, *Joint Venture, Partnership and Limited Liability Companies* ("SSAP 48") entities whose share of losses exceeds the investment in an SCA.

11. Debt

- A. The Company did not have any debt, including capital notes, outstanding as of December 31, 2020.
- B. The Company has not issued any debt to the FHLB.

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

As of December 31, 2020, the Company did not sponsor any retirement plans, deferred compensation, postemployment benefits and compensated absences and other postretirement plans.

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

- A. 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.
- B. The Company has no preferred stock.
- C. 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 2021 without prior regulatory approval is \$0.
- D. The Company paid an extraordinary dividend to MPC of \$50,000,000 in the form of cash on May 20, 2020. The Company paid extraordinary dividends to MPC of \$34,630,481 in the form of cash and \$65,369,519 in the form of bonds on November 18, 2019.
- E. Within the limitation of (C) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions on unassigned funds (surplus).
- G. There were no advances on surplus.
- H. The Company did not hold any of its own stock or SCA companies for special purposes.
- I. There were no changes in the balance of special surplus funds from the prior year.
- J. The portion of unassigned funds (surplus) represented by cumulative unrealized gains (losses) was \$(15,130) at December 31, 2020.
- K. The Company did not issue any surplus debentures or similar obligations.
- L. There were no restatements due to prior quasi reorganizations.
- M. There have been no quasi reorganizations in the prior 10 years.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
 - (1) At December 31, 2020, the Company did not have any contingent commitments.

NOTES TO THE FINANCIAL STATEMENTS

(2) At December 31, 2020, the Company was obligor under the following guarantees, indemnities and support obligations:

(1) Nature and circumstances of guarantee and key attributes, including date and duration of agreement.	(2) Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R).(1)	(3) Ultimate financial statement impact if action under the guarantee is required.	(4) 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.	(5) 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.
The Company has provided certain indemnities to affiliates in the ordinary course of business.	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 ("SSAP 5R")

(3) At December 31, 2020, 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 2020 and 2019.

C. Gain Contingencies

The Company did not recognize any gain contingencies during 2020 and 2019.

D. Claims Related Extra Contractual Obligations ("ECO") and Bad Faith Losses Stemming From Lawsuits

The Company paid the following amounts in the reporting period to settle claims related ECO or bad faith claims stemming from lawsuits:

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$11,258

Number of claims where amounts were paid to settle claims related ECO 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.

G. All Other Contingencies

Uncollectible Premium Receivables

In response to regulators, the Company has temporarily extended the grace period for the payment of premiums or offered alternative payment arrangements in light of current economic conditions (See Note 1B). Based upon Company experience, the amount of premiums and other accounts receivable that may become uncollectible and result in a potential loss is not material to the Company's financial condition.

NOTES TO THE FINANCIAL STATEMENTS**Litigation**

In *Silwa v MGPC*, an insured is alleging a spoliation of evidence claim due to the Company's failure to preserve his vehicle after an accident wherein he claims it was due to the vehicle's malfunction. The Company will vigorously defend this matter.

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, investor or taxpayer. Further, state insurance regulatory 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.

On a quarterly and annual basis, management reviews relevant information with respect to liabilities for litigation, regulatory investigations and litigation-related contingencies to be reflected in the Company's financial statements. Liabilities are established when it is probable that a loss has been incurred and the amount of the loss can be reasonably estimated.

It is not possible to predict the ultimate outcome of all pending investigations and legal proceedings. In some of the matters, large and/or indeterminate amounts, including punitive and treble damages, may be sought. Although, in light of these considerations, it is possible that an adverse outcome in certain cases could have a material effect upon the Company's financial position, based on information currently known by the Company's management, in its opinion, the outcomes of pending investigations and legal proceedings are not likely to have such an effect. However, given the large and/or indeterminate amounts that may be 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 effect on the Company's net income or cash flows in any particular period.

15. Leases

The Company did not participate in leasing arrangements during 2020 and 2019.

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

As of December 31, 2020 and 2019, 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 2020 and 2019.

B. Transfer and Servicing of Financial Assets

The Company did not participate in the transfer or servicing of financial assets during 2020 and 2019.

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, 2020.

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 Services Contract administrator for any uninsured accident and health plan or uninsured portions of a partially insured plan.

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

Direct premiums written/produced by managing general agents or third party administrators for the year ended December 31, 2020 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	\$ 93,508,338

NOTES TO THE FINANCIAL STATEMENTS**20. Fair Value Measurement**

- A. (1) Assets and Liabilities Measured and Reported at Estimated Fair Value or net asset value (“NAV”) at Reporting Date

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

	December 31, 2020				
	Fair Value Measurements at Reporting Date Using				
	Level 1	Level 2	Level 3	NAV	Total
Assets					
Bonds:					
Industrial & Miscellaneous	\$ —	\$ 1,265,329	\$ —	\$ —	\$ 1,265,329
Total bonds	<u>\$ —</u>	<u>\$ 1,265,329</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,265,329</u>

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

Rollforward Table - Level 3 Assets and Liabilities

There were no assets and liabilities measured and reported at estimated fair value using significant unobservable (Level 3) inputs for the as of December 31, 2020.

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 Level 3

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

During the year ended December 31, 2020, there were no transfers into or out of Level 3.

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

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

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 in active markets 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.

NOTES TO THE FINANCIAL STATEMENTS

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.

Instrument	Level 2 Observable Inputs	Level 3 Unobservable Inputs
Bonds		
Loan-backed securities comprised of CMBS - included within Industrial & Miscellaneous		
	Valuation Techniques: Principally the market and income approaches. Key Inputs: <ul style="list-style-type: none"> • quoted prices in markets that are not active • spreads for actively traded securities; spreads off benchmark yields • expected prepayment speeds and volumes • current and forecasted loss severity; ratings; geographic region • weighted average coupon and weighted average maturity • average delinquency rates; debt-service coverage ratios • issuance-specific information, including, but not limited to: <ul style="list-style-type: none"> • collateral type; structure of the security; vintage of the loans • payment terms of the underlying assets • payment priority within the tranche; deal performance 	<ul style="list-style-type: none"> • not applicable

B. The Company provides additional fair value information in Notes 5 and 21.

C. Estimated Fair Value of All Financial Instruments

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

	December 31, 2020						
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	NAV	Not Practicable (Carrying Value)
Assets							
Bonds	\$ 294,400,317	\$ 269,510,023	\$ 36,933,646	\$ 250,042,165	\$ 7,424,506	\$ —	\$ —
Cash and cash equivalents	6,379,161	6,379,090	6,379,161	—	—	—	—
Investment income due and accrued	2,544,995	2,544,995	—	2,544,995	—	—	—
Total assets	<u>\$ 303,324,473</u>	<u>\$ 278,434,108</u>	<u>\$ 43,312,807</u>	<u>\$ 252,587,160</u>	<u>\$ 7,424,506</u>	<u>\$ —</u>	<u>\$ —</u>
	December 31, 2019						
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	NAV	Not Practicable (Carrying Value)
Assets							
Bonds	\$ 326,060,023	\$ 307,618,829	\$ 34,599,493	\$ 285,889,620	\$ 5,570,910	\$ —	\$ —
Cash and cash equivalents	7,437,448	7,437,082	7,437,448	—	—	—	—
Investment income due and accrued	2,933,751	2,933,751	—	2,933,751	—	—	—
Total assets	<u>\$ 336,431,222</u>	<u>\$ 317,989,662</u>	<u>\$ 42,036,941</u>	<u>\$ 288,823,371</u>	<u>\$ 5,570,910</u>	<u>\$ —</u>	<u>\$ —</u>

Assets and Liabilities

The methods and significant assumptions used to estimate the fair value of all admitted 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 in active markets 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

NOTES TO THE FINANCIAL STATEMENTS

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.

Bonds, Cash and Cash Equivalents

When available, the estimated fair value for bonds, including loan-backed securities, and cash equivalents, 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 use of different methodologies, assumptions and inputs may have a material effect on the estimated fair values of the Company's securities holdings.

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

Investment Income Due and Accrued

Due to the short-term nature of investment income due and accrued, the Company believes there is minimal risk of material changes in interest rates or 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, 2020, the Company had no investments where it was not practicable to estimate fair value.
- E. The Company did not have any investments that were measured using NAV as a practical expedient as of December 31, 2020.

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

- (1) The Company has issued \$15,587,282 of premium refunds related to COVID-19 as of December 31, 2020. The Company accounted for these refunds as a reduction of premium in the Statement of Income.
- (2) In December 2020, MetLife entered into a definitive agreement to sell its wholly-owned subsidiary, MPC, and certain of its wholly-owned subsidiaries to Farmers Group, Inc. ("Farmers Group") for \$3.9 billion in cash. In connection with the transaction, MetLife and a Farmers Group subsidiary have established a 10-year strategic partnership to offer its personal line products on MetLife's U.S. Group Benefits platform. The transaction is expected to close in the second quarter of 2021 and is subject to regulatory approvals and satisfaction of other closing conditions.

B. Troubled Debt Restructuring

The Company did not have troubled debt restructuring during 2020 and 2019.

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.

The amounts in this statement pertain to the entire Company's business.

NOTES TO THE FINANCIAL STATEMENTS

- (2) The Company contributed \$5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2020.
- (3) Supplement to Interrogatory No. 18: As part of a MetLife enterprise-wide Conflict of Interest Disclosure Program, all possible conflicts are assessed and reviewed by employees' direct managers with oversight by compliance. Disclosures are escalated to senior leadership as necessary.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries during 2020 and 2019.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits during 2020 and 2019.

F. Subprime Mortgage Related Risk Exposure

- (1) While there is no market standard definition, the Company defines subprime mortgage lending as the origination of residential mortgage loans to borrowers with weak credit profiles. The Company's exposure to subprime mortgage loans exists through investments in subprime RMBS. The subprime RMBS portfolio is performing within expectations and is in an unrealized gain position. The Company continues to closely monitor the performance of the subprime RMBS portfolio and the credit quality of the underlying assets.
- (2) The Company had no direct exposure through investments in subprime mortgage loans during 2020 and 2019.
- (3) At December 31, 2020, the Company had direct exposure to subprime mortgage risk through other investments as follows:

	Actual Cost	BACV (excluding interest)	Fair Value	OTTI Losses Recognized
RMBS	\$ 5,981,719	\$ 5,983,958	\$ 6,006,839	\$ —
CMBS	—	—	—	—
Collateralized debt obligations	—	—	—	—
Structured securities	—	—	—	—
Equity investment in SCA	—	—	—	—
Other assets	—	—	—	—
Total	\$ 5,981,719	\$ 5,983,958	\$ 6,006,839	\$ —

- (4) The Company had no underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage during 2020 and 2019.

G. Insurance-Linked Securities Contracts

The Company did not engage in any transactions involving insurance-linked securities during 2020 and 2019.

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company is not an owner and beneficiary of any life insurance policies during 2020.

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2020 through February 16, 2021, 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 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")), inception 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 \$731,319,810.

NOTES TO THE FINANCIAL STATEMENTS

- (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, 2020, was \$0.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute during 2020 and 2019.

C. Reinsurance Assumed and Ceded

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
a. Affiliates	\$ —	\$ —	\$ 333,814,938	\$ —	\$ (333,814,938)	\$ —
b. All Other	—	—	—	—	—	—
c. Total	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 333,814,938</u>	<u>\$ —</u>	<u>\$ (333,814,938)</u>	<u>\$ —</u>
d. Direct Unearned Premium Reserves:			\$ 333,814,938			

- (2) The additional or return commission, predicted on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 51,233	\$ —	\$ 51,233	\$ —
b. Sliding Scale Adjustments	—	—	—	—
c. Other Profit Commission Arrangements	—	—	—	—
d. Total	<u>\$ 51,233</u>	<u>\$ —</u>	<u>\$ 51,233</u>	<u>\$ —</u>

D. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during 2020 and 2019.

E. Commutation of Ceded Reinsurance

The Company did not commute any ceded reinsurance during 2020 and 2019.

F. Retroactive Reinsurance

The Company (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.

NOTES TO THE FINANCIAL STATEMENTS

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(s)	—	—
3. Adjustments - current year	—	—
4. Current Total	\$ —	\$ 327,174,389
b. Consideration Paid or Received:		
1. Initial Consideration	\$ —	\$ 327,174,389
2. Adjustments - prior year(s)	—	—
3. Adjustments - current year	—	—
4. Current Total	\$ —	\$ 327,174,389
c. Paid Losses Reimbursed or Recovered:		
1. Prior year(s)	\$ —	\$ —
2. Current year	—	—
3. Current total	\$ —	\$ —
d. Special Surplus from Retroactive Reinsurance:		
1. Initial surplus gain or loss	—	—
2. Adjustments - prior year(s)	—	—
3. Adjustments - current year	—	—
4. Current year restricted surplus	—	—
5. Cumulative total transferred to unassigned funds	—	—

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

Company	Assumed Amount	Ceded Amount
TIG Insurance Company (NAIC #25534)	\$ 327,174,389	\$ —
Development of 1989 and Prior Reserves:		
Initial Reserve Transfer and Consideration:	\$ (327,174,389)	
Cumulative Paid as of December 31, 2020:	\$ 409,075,353	
Reserve as of December 31, 2020:	\$ —	
Incurred Loss and Expense:	\$ 81,900,964	
Other Income - Change in Loss Portfolio:	\$ 81,900,964	
Net Income	\$ —	

f. The Company did not have any paid loss or loss adjustment expense amounts recoverable on retroactive reinsurance as of December 31, 2020.

G. Reinsurance Accounted for as a Deposit

The Company did not have any reinsurance accounted for as a deposit during 2020 and 2019.

H. Transfer of Property and Casualty Run-off Agreements

The Company did not transfer any property and casualty run-off agreements during 2020 and 2019.

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 2020.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company did not have any reinsurance agreements qualifying for reinsurer aggregation during 2020.

K. Reinsurance Credit

The Company did not have any reinsurance contracts covering health business during 2020.

NOTES TO THE FINANCIAL STATEMENTS

24. *Retrospectively Rated Contracts & Contracts Subject to Redetermination*

The Company had no retrospectively rated contracts nor contracts subject to redetermination as of December 31, 2020. 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.

25. *Change in Incurred Losses and Loss Adjustment Expenses*

- A. The incurred losses and loss adjustment expenses for the prior years have increased on a direct and assumed basis in 2020. Net reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years remains at \$0 due to an excess of loss contract. This is shown in Schedule P.
- B. Beginning in 2019, for the auto casualty coverages (bodily injury, uninsured motorists bodily injury and no fault), the Company changed its assumptions from a reliance on a five year average for the development factors to a weighted three year average. For the other coverages, there were no significant changes in methodologies or assumptions used in calculating the liability for unpaid losses and loss adjustment expenses. In 2020, for the auto line of business, the Company also reviewed accident month data in order to estimate the impact of reduced driving and accidents due to the “shelter in place” mandates due to the COVID-19 pandemic which began in the middle of March, 2020.

26. *Intercompany Pooling Arrangements*

The Company did not participate in any intercompany pooling arrangements during 2020 and 2019.

Restated Quota Share Reinsurance Treaty

Effective January 1, 2001, MPC entered into a 100% Restated Quota Share Reinsurance Agreement with its subsidiary companies, MCAS, NAIC #40169, MGEN, NAIC #39950, MDIR, NAIC #25321, the Company, NAIC #34339, MLICT, NAIC #13938, and 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.

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 the Company as discussed in Note 23.

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 the Company.

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

Property Catastrophe Excess of Loss	All Property Business including but not limited to Homeowners, Dwelling Fire, 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 reinsurers.

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 in Schedule F Part 3.

NOTES TO THE FINANCIAL STATEMENTS**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, 2020 was \$530,911,547.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$ 530,911,547	\$ 527,230,594

- 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 in excess of 1% of policyholders' surplus as of December 31, 2020 is as follows:

<u>Life Insurance Company and Location</u>	<u>Licensed in Company's State of Domicile</u>	<u>Statement Value (i.e. Present Value) of Annuities</u>
Metropolitan Life Insurance Company 200 Park Avenue New York, NY 10166-0188	Yes	\$ 527,230,594

28. Health Care Receivables

The Company had no health care receivables during the years 2020, 2019 and 2018.

29. Participating Policies

The Company had no participating policies as of December 31, 2020 and 2019.

30. Premium Deficiency Reserves

As of December 31, 2020, 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 Reserves

The Company currently has assumed and ceded Asbestos and EIL loss reserves relating to a 100% quota share ("Reinsurance Agreement") and Excess of Loss Agreement with TIG (see Note 23). The net known unpaid losses and loss adjustment expenses and related reinsurance recoverables related to asbestos and EIL was \$0 at December 31, 2020 and 2019. 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.

- A. The Company has identified a potential for the existence of a liability due to asbestos losses. The Company's exposure to asbestos losses arises from the sale of general liability insurance prior to 1990. This liability is reflected in the Other Liability and Non-proportional Assumed Reinsurance lines which the Company has assumed and ceded.

The Company relies on TIG to estimate the full impact of the asbestos exposure by establishing full case basis reserves on all known losses.

- (1) The Company does not have asbestos-related losses on a direct basis.

NOTES TO THE FINANCIAL STATEMENTS

(2) On an assumed reinsurance basis, the Company had asbestos-related losses as follows:

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Assumed Reinsurance:					
a. Beginning reserves	\$ 31,111,000	\$ 23,813,000	\$ 16,789,000	\$ 35,539,000	\$ 30,715,000
b. Incurred losses and loss adjustment expenses	\$ 2,356,000	\$ (504,000)	\$ 24,582,000	\$ (1,011,000)	\$ 6,086,000
c. Calendar year payments for losses and loss adjustment expenses	\$ 9,654,000	\$ 6,520,000	\$ 5,832,000	\$ 3,813,000	\$ 3,400,000
d. Ending reserves	\$ 23,813,000	\$ 16,789,000	\$ 35,539,000	\$ 30,715,000	\$ 33,401,000

(3) On a net of ceded reinsurance basis, the Company had asbestos-related losses as follows:

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Net of Ceded Reinsurance:					
a. Beginning reserves	\$ 31,111,000	\$ —	\$ —	\$ —	\$ —
b. Incurred losses and loss adjustment expenses	\$ 2,356,000	\$ —	\$ —	\$ —	\$ —
c. Calendar year payments for losses and loss adjustment expenses	\$ 33,467,000	\$ —	\$ —	\$ —	\$ —
d. Ending reserves	\$ —	\$ —	\$ —	\$ —	\$ —

B. The Company does not have any bulk or incurred but not reported (“IBNR”) ending reserves included in A, above.

C. The Company has ending case reserves for loss adjustment expenses included in A, above, of:

	<u>2020</u>
(1) Direct Basis:	\$ —
(2) Assumed Reinsurance Basis:	\$ 1,152,000
(3) Net of Ceded Reinsurance Basis:	\$ —

D. The Company has identified a potential for the existence of a liability due to EIL losses. The Company's exposure to EIL losses arises from the sale of general liability insurance prior to 1990. This liability is reflected in the Other Liability and Non-proportional Assumed Reinsurance lines which the Company has assumed and ceded.

(1) The Company does not have EIL-related losses on a direct basis.

(2) On an assumed reinsurance basis, the Company had EIL-related losses as follows:

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Assumed:					
a. Beginning reserves	\$ 11,919,000	\$ 11,094,000	\$ 8,337,000	\$ 4,150,000	\$ 3,382,000
b. Incurred losses and loss adjustment expenses	\$ 1,377,000	\$ (1,320,000)	\$ (4,056,000)	\$ (363,000)	\$ 886,000
c. Calendar year payments for losses and loss adjustment expenses	\$ 2,202,000	\$ 1,437,000	\$ 131,000	\$ 405,000	\$ 172,000
d. Ending reserves	\$ 11,094,000	\$ 8,337,000	\$ 4,150,000	\$ 3,382,000	\$ 4,096,000

(3) On a net of ceded reinsurance basis, the Company had EIL-related losses as follows:

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Net of Ceded Reinsurance:					
a. Beginning reserves	\$ 11,919,000	\$ —	\$ —	\$ —	\$ —
b. Incurred losses and loss adjustment expenses	\$ 1,377,000	\$ —	\$ —	\$ —	\$ —
c. Calendar year payments for losses and loss adjustment expenses	\$ 13,296,000	\$ —	\$ —	\$ —	\$ —
d. Ending reserves	\$ —	\$ —	\$ —	\$ —	\$ —

E. The Company does not have any bulk or IBNR ending reserves included in D, above.

NOTES TO THE FINANCIAL STATEMENTS

F. The Company has ending case reserves for loss adjustment expenses included in D, above, of:

	<u>2020</u>
(1) Direct Basis:	\$ —
(2) Assumed Reinsurance Basis:	\$ 141,000
(3) Net of Ceded Reinsurance Basis:	\$ —

34. *Subscriber Savings Accounts*

The Company is not a reciprocal insurance company.

35. *Multiple Peril Crop Insurance*

As of December 31, 2020, the Company did not have any multiple peril crop contracts.

36. *Financial Guaranty Insurance*

As of December 31, 2020, the Company did not have any financial guaranty contracts.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 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 [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Lise Hasegawa, Vice President, 700 Quaker Lane, Warwick, RI 02886
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved 0
- 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If yes, provide explanation
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Code of Business Ethics was updated in October of 2020. Policy links were updated, content sections were revised and expanded, and glossary terms were added.
- 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
			\$

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a 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 \$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

22.22	Amount paid as expenses	\$	0
22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?		Yes [] No [X]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	0

INVESTMENT

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?		Yes [X] No []
24.02	If no, give full and complete information, relating thereto:		
24.03	For securities 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). <u>The Company does not have a security lending program.</u>		
24.04	For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	\$	0
24.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	\$	0
24.06	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]
24.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?		Yes [] No [] N/A [X]
24.08	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]
24.09	For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:		
24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.093	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	\$	5,272,366
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:										
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">1</td> <td style="width: 33%; text-align: center;">2</td> <td style="width: 33%; text-align: center;">3</td> </tr> <tr> <td style="text-align: center;">Nature of Restriction</td> <td style="text-align: center;">Description</td> <td style="text-align: center;">Amount</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: center;">\$</td> </tr> </table>	1	2	3	Nature of Restriction	Description	Amount			\$	
1	2	3									
Nature of Restriction	Description	Amount									
		\$									

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

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?		Yes [] No []
26.4	If the response to 26.3 is yes, does the reporting entity utilize:		
26.41	Special accounting provision of SSAP No. 108		Yes [] No []
26.42	Permitted accounting practice		Yes [] No []
26.43	Other accounting guidance		Yes [] No []
26.5	By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:		Yes [] No []
	<ul style="list-style-type: none"> • The reporting entity has obtained explicit approval from the domiciliary state. • Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21. • Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount. • Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts. 		
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 <i>Financial Condition Examiners Handbook</i> ?		Yes [X] No []
28.01	For agreements that comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , complete the following:		

1 Name of Custodian(s)	2 Custodian's Address
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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

JP Morgan Chase & Co	4 New York Plaza - 12th Floor, New York, NY, 10004
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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

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
MetLife Investment Management, LLC	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 invested 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 invested 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
142463	MetLife Investment Management, LLC	EAUO72Q8FCR1S0XGYJ2 1	SEC	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
		\$
29.2999	TOTAL	\$

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
		\$	

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	\$ 273,509,906	\$ 298,400,267	\$ 24,890,361
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 273,509,906	\$ 298,400,267	\$ 24,890,361

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

Per Part 5, Section 1 of the SVO Purposes and Procedures Manual, Insurance companies can elect to not use prices provided by the NAIC. They can select any of 5 price sources, as defined in this section, and identify them in their appropriate schedule. MetLife and its affiliate insurance companies have chosen to not use market prices obtained from the NAIC. First an external quoted price is sought. In cases where an external quoted price is not available, the fair value is internally estimated using present value or valuation techniques. Factors considered in estimating fair value include: coupon rate, maturity, estimated duration, call provisions, sinking fund requirements, credit rating, industry sector of the issuer and quoted market prices of comparable securities.

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

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [] No [X]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E, Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a-36.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?

Yes [] No [X]

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 0

37.2 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
	\$

38.1 Amount of payments for legal expenses, if any?

\$ 0

38.2 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
	\$

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

\$ 0

39.2 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
	\$

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)		0.0%		0.0%
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	885,565	\$	0
2.6	Reserve Ratio (2.4/2.5)		0.0%		0.0%
3.1	Did the reporting entity issue participating policies during the calendar year?				Yes [] No [X]
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:				
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?				%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$			0
5.	FOR RECIPROCAL EXCHANGES ONLY:				
5.1	Does the exchange appoint local agents?				Yes [] No []
5.2	If yes, is the commission paid:				
5.21	Out of Attorney's-in-fact compensation				Yes [] No [] N/A []
5.22	As a direct expense of the exchange				Yes [] No [] N/A []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?				
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?				Yes [] No []
5.5	If yes, give full information:				
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? <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 Core Logic (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 Core Logic (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 36 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 (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 (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 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$	0
		\$	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 12.42 To		%
			%
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 12.62 Collateral and other funds	\$	0
		\$	0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$	0
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 2
- 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 |
| 16.12 | Products | \$ 0 | \$ | 0 | \$ | 0 | \$ | 0 | \$ | 0 |
| 16.13 | Automobile | \$ 0 | \$ | 0 | \$ | 0 | \$ | 0 | \$ | 0 |
| 16.14 | Other* | \$ 0 | \$ | 0 | \$ | 0 | \$ | 0 | \$ | 0 |
- * Disclose type of coverage:
- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No [X]
Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
- | | | | |
|-------|--|----|---|
| 17.11 | Gross amount of unauthorized reinsurance in Schedule F-Part 3 exempt from the statutory provision for unauthorized reinsurance | \$ | 0 |
| 17.12 | Unfunded portion of Interrogatory 17.11 | \$ | 0 |
| 17.13 | Paid losses and loss adjustment expenses portion of Interrogatory 17.11 | \$ | 0 |
| 17.14 | Case reserves portion of Interrogatory 17.11 | \$ | 0 |
| 17.15 | Incurred but not reported portion of Interrogatory 17.11 | \$ | 0 |
| 17.16 | Unearned premium portion of Interrogatory 17.11 | \$ | 0 |
| 17.17 | Contingent commission portion of Interrogatory 17.11 | \$ | 0 |
- 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
19. Is the reporting entity licensed or chartered, registered, qualified, eligible, or writing business in at least 2 states? Yes [X] No []
- 19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2020	2 2019	3 2018	4 2017	5 2016
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).....	321,845,931	372,213,983	373,691,339	355,115,271	339,618,234
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	254,396,865	281,541,909	276,379,059	262,775,771	259,599,929
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	144,461,958	147,809,303	143,576,468	138,526,321	138,657,167
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....				2,784	(11,346)
6. Total (Line 35).....	720,704,754	801,565,195	793,646,866	756,420,147	737,863,984
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).....					
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	0	0	0	0	0
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....			1,101	(4,339)	(4,063)
14. Net investment gain (loss) (Line 11).....	12,706,110	18,157,748	16,225,580	15,583,024	16,139,234
15. Total other income (Line 15).....	(7,881,869)			(1,756,034)	8,847,397
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	(187,117)	256,644	(2,290,924)	1,070,954	(3,043,187)
18. Net income (Line 20).....	5,011,358	17,901,104	18,517,605	12,751,697	28,025,755
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	560,558,286	634,972,999	720,349,099	687,025,666	695,724,945
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	3,114,495	4,770,186	4,434,374	6,552,251	598,659
20.2 Deferred and not yet due (Line 15.2).....	271,875,837	307,712,518	304,514,998	282,155,078	273,875,189
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	301,140,307	328,583,343	322,639,930	300,863,464	282,004,814
22. Losses (Page 3, Line 1).....					
23. Loss adjustment expenses (Page 3, Line 3).....					
24. Unearned premiums (Page 3, Line 9).....					
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).....	259,417,979	306,389,656	397,709,169	386,162,202	413,720,131
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	8,905,843	18,287,383	17,750,534	19,188,248	(22,066,554)
Risk-Based Capital Analysis					
28. Total adjusted capital.....	259,417,979	306,389,656	397,709,169	386,162,202	413,720,131
29. Authorized control level risk-based capital.....	6,326,991	5,829,038	6,765,232	3,645,525	4,329,014
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).....	97.7	97.6	93.5	98.3	98.2
31. Stocks (Lines 2.1 & 2.2).....					
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....					
34. Cash, cash equivalents and short-term investments (Line 5).....	2.3	2.4	6.5	1.7	1.7
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivables for securities (Line 9).....	0.0				0.1
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
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).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....					
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	0	0	0	0	0
49. Total investment in parent included in Lines 42 to 47 above.....					
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				

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2020	2019	2018	2017	2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	(15,130)			16,281	(16,281)
52. Dividends to stockholders (Line 35).....	(50,000,000)	(100,000,000)	(3,000,000)	(41,000,000)	
53. Change in surplus as regards policyholders for the year (Line 38).....	(46,971,676)	(91,319,513)	11,546,967	(27,557,929)	34,554,256
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)...	185,958,624	228,819,026	218,246,766	221,645,616	230,215,677
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	121,458,178	149,132,199	143,974,387	137,356,882	143,427,823
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	86,908,958	71,611,039	76,353,779	72,868,214	67,968,293
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....				45,548	345,253
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	3,028,574	3,509,815	2,333,910	33,344	4,516
59. Total (Line 35).....	397,354,334	453,072,079	440,908,842	431,949,604	441,961,562
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
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....					4,019,017
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....					1,678,936
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					353,646
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					819,999
65. Total (Line 35).....	0	0	0	0	47,720,778
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).....					
68. Loss expenses incurred (Line 3).....					
69. Other underwriting expenses incurred (Line 4).....					
70. Net underwriting gain (loss) (Line 8).....					
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).....					
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....					
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).....					
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
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).....					
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
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).....					

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.....	4,723	4,723	365	365	13	13		0	XXX.....
2. 2011.....	538,154	538,154	0	357,107	357,107	8,882	8,882	8,035	8,035		0	XXX.....
3. 2012.....	560,773	560,773	0	361,071	361,071	7,929	7,929	8,112	8,112		0	XXX.....
4. 2013.....	599,998	599,998	0	343,264	343,264	9,033	9,033	6,551	6,551		0	XXX.....
5. 2014.....	646,407	646,407	0	376,082	376,082	8,353	8,353	7,709	7,709		0	XXX.....
6. 2015.....	684,717	684,717	0	419,621	419,621	9,371	9,371	8,570	8,570		0	XXX.....
7. 2016.....	720,231	720,231	0	419,655	419,655	7,719	7,719	7,401	7,401		0	XXX.....
8. 2017.....	741,592	741,592	0	407,332	407,332	6,137	6,137	7,061	7,061		0	XXX.....
9. 2018.....	771,269	771,269	0	402,556	402,556	4,535	4,535	7,213	7,213		0	XXX.....
10. 2019.....	793,939	793,939	0	388,762	388,762	2,200	2,200	7,300	7,300		0	XXX.....
11. 2020.....	754,967	754,967	0	259,470	259,470	426	426	5,325	5,325		0	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	3,739,644	3,739,644	64,952	64,952	73,292	73,292	0	0	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.....	50,549	50,549	19,734	19,734	5,931	5,931	2,665	2,665	1,763	1,763		0	XXX.....
2. 2011.....	1,091	1,091	379	379	195	195	91	91	1,982	1,982		0	XXX.....
3. 2012.....	1,359	1,359	569	569	306	306	136	136	210	210		0	XXX.....
4. 2013.....	3,883	3,883	1,422	1,422	863	863	357	357	588	588		0	XXX.....
5. 2014.....	2,439	2,439	885	885	327	327	160	160	312	312		0	XXX.....
6. 2015.....	3,932	3,932	1,563	1,563	554	554	294	294	552	552		0	XXX.....
7. 2016.....	8,971	8,971	3,029	3,029	1,367	1,367	515	515	1,129	1,129		0	XXX.....
8. 2017.....	14,527	14,527	5,023	5,023	1,765	1,765	820	820	1,874	1,874		0	XXX.....
9. 2018.....	29,214	29,214	12,437	12,437	3,135	3,135	1,589	1,589	3,826	3,826		0	XXX.....
10. 2019.....	46,544	46,544	22,708	22,708	4,793	4,793	2,739	2,739	6,339	6,339		0	XXX.....
11. 2020.....	96,077	96,077	41,264	41,264	7,209	7,209	4,670	4,670	14,769	14,769		0	XXX.....
12. Totals.....	258,585	258,585	109,014	109,014	26,444	26,444	14,034	14,034	33,344	33,344	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.....			XXX.....	0	0
2. 2011.	377,763	377,763	0	70.2	70.2	0.0				0	0
3. 2012.	379,692	379,692	0	67.7	67.7	0.0				0	0
4. 2013.	365,961	365,961	0	61.0	61.0	0.0				0	0
5. 2014.	396,268	396,268	0	61.3	61.3	0.0				0	0
6. 2015.	444,457	444,457	0	64.9	64.9	0.0				0	0
7. 2016.	449,787	449,787	0	62.5	62.5	0.0				0	0
8. 2017.	444,539	444,539	0	59.9	59.9	0.0				0	0
9. 2018.	464,506	464,506	0	60.2	60.2	0.0				0	0
10. 2019.	481,384	481,384	0	60.6	60.6	0.0				0	0
11. 2020.	429,210	429,210	0	56.9	56.9	0.0				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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	72,084	81,238	86,796	86,796	86,796	86,796	86,796	86,796	86,796	86,796	0	0
2. 2011.....											0	0
3. 2012.....	XXX										0	0
4. 2013.....	XXX	XXX									0	0
5. 2014.....	XXX	XXX	XXX								0	0
6. 2015.....	XXX	XXX	XXX	XXX							0	0
7. 2016.....	XXX	XXX	XXX	XXX	XXX						0	0
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	0
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior.....	000	9,604	19,111	23,509	34,596	86,796	86,796	86,796	86,796	86,796	XXX	XXX
2. 2011.....											XXX	XXX
3. 2012.....	XXX										XXX	XXX
4. 2013.....	XXX	XXX									XXX	XXX
5. 2014.....	XXX	XXX	XXX								XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior.....	20,505	20,428	19,193	12,997	2,125					
2. 2011.....										
3. 2012.....	XXX									
4. 2013.....	XXX	XXX								
5. 2014.....	XXX	XXX	XXX							
6. 2015.....	XXX	XXX	XXX	XXX						
7. 2016.....	XXX	XXX	XXX	XXX	XXX					
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Metropolitan Group Property and Casualty Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	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	15,137,099	15,693,873		7,986,388	7,311,152	4,603,637	2,150	
2. Alaska.....AK	L	381,716	418,396		190,256	205,201	72,121	587	
3. Arizona.....AZ	L	27,774,315	29,448,847		14,256,319	13,575,806	10,465,923	14,950	
4. Arkansas.....AR	L	4,633,957	5,275,215		2,464,931	2,049,044	1,034,982	2,076	
5. California.....CA	L								
6. Colorado.....CO	L								
7. Connecticut.....CT	L	70,060,625	72,438,954		40,010,392	41,076,111	33,194,145	108,583	
8. Delaware.....DE	L	6,951,754	7,190,502		3,956,715	4,128,055	3,005,655	7,370	
9. District of Columbia.....DC	L	120,440	139,710		58,512	31,386	37,720	475	
10. Florida.....FL	L					(19)	72		
11. Georgia.....GA	L	38,277,673	41,875,853		22,707,615	21,710,827	14,220,253	18,660	
12. Hawaii.....HI	N								
13. Idaho.....ID	L	6,073,369	6,448,937		4,064,899	3,114,407	1,238,449	6,630	
14. Illinois.....IL	L	43,008,031	45,292,368		26,991,687	25,626,812	12,551,031	40,558	
15. Indiana.....IN	L	20,389,531	21,536,003		11,929,124	10,380,204	5,411,687	23,039	
16. Iowa.....IA	L	4,363,646	4,671,918		7,534,989	8,287,437	1,636,919	3,295	
17. Kansas.....KS	L	7,515,207	7,926,257		3,414,769	3,474,595	1,351,438		
18. Kentucky.....KY	N								
19. Louisiana.....LA	L	7,179,829	7,490,174		4,875,640	5,317,584	4,331,602	5,308	
20. Maine.....ME	N								
21. Maryland.....MD	L	22,945,319	24,561,199		13,676,535	13,264,318	6,841,841	15,478	
22. Massachusetts.....MA	L								
23. Michigan.....MI	L	58,993,382	64,422,756		27,194,254	33,951,657	72,594,359	40,447	
24. Minnesota.....MN	N								
25. Mississippi.....MS	L								
26. Missouri.....MO	L	13,667,028	14,042,483		8,302,196	8,761,256	4,336,338		
27. Montana.....MT	L	1,953,592	1,998,969		1,568,358	1,005,324	629,575	2,228	
28. Nebraska.....NE	L	2,217,270	2,315,372		1,963,910	1,635,553	1,160,116	1,384	
29. Nevada.....NV	L	17,706,924	18,987,025		11,632,530	9,530,896	9,195,185	11,245	
30. New Hampshire.....NH	L	20,270,722	20,370,233		10,435,144	11,604,372	6,825,186	26,590	
31. New Jersey.....NJ	L	34,562,430	34,979,824		14,827,990	19,671,325	17,761,288	32,015	
32. New Mexico.....NM	N								
33. New York.....NY	L	98,783,053	98,977,936		45,899,029	47,446,958	43,939,069	205,380	
34. North Carolina.....NC	N								
35. North Dakota.....ND	L	1,933,238	1,910,693		1,110,389	750,935	357,760	1,285	
36. Ohio.....OH	L	37,817,181	40,001,696		21,706,187	21,159,332	12,278,778	43,025	
37. Oklahoma.....OK	L	5,321,921	5,749,473		2,919,828	3,172,396	2,137,054	2,028	
38. Oregon.....OR	N								
39. Pennsylvania.....PA	L	28,952,371	30,998,053		14,015,982	14,718,298	12,155,636	35,943	
40. Rhode Island.....RI	L	26,692,872	26,862,213		12,658,210	12,848,715	10,481,613	30,815	
41. South Carolina.....SC	L								
42. South Dakota.....SD	L	1,985,090	2,029,507		1,388,263	1,418,538	508,869	1,410	
43. Tennessee.....TN	L	22,003,794	23,988,565		12,559,275	11,910,985	6,006,518	14,548	
44. Texas.....TX	L	2,065,605	2,135,114		1,513,131	1,064,239	530,541	5,577	
45. Utah.....UT	L	30,094,564	31,603,259		17,982,405	18,403,382	9,948,208	24,108	
46. Vermont.....VT	L	3,854,205	3,841,074		1,882,761	1,647,658	585,809	9,570	
47. Virginia.....VA	N								
48. Washington.....WA	L	25,284,992	26,685,521		14,374,370	13,239,118	9,248,956		
49. West Virginia.....WV	L								
50. Wisconsin.....WI	L	11,732,009	12,658,668		5,789,533	5,511,091	4,511,302	15,166	
51. Wyoming.....WY	N								
52. American Samoa.....AS	N								
53. Guam.....GU	N								
54. Puerto Rico.....PR	N								
55. US Virgin Islands.....VI	N								
56. Northern Mariana Islands.....MP	N								
57. Canada.....CAN	N								
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59. Totals.....	XXX	720,704,751	754,966,642	0	393,842,514	399,004,949	325,189,635	751,922	0

DETAILS OF WRITE-INS

58001.....	XXX								
58002.....	XXX								
58003.....	XXX								
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) Active Status Counts:

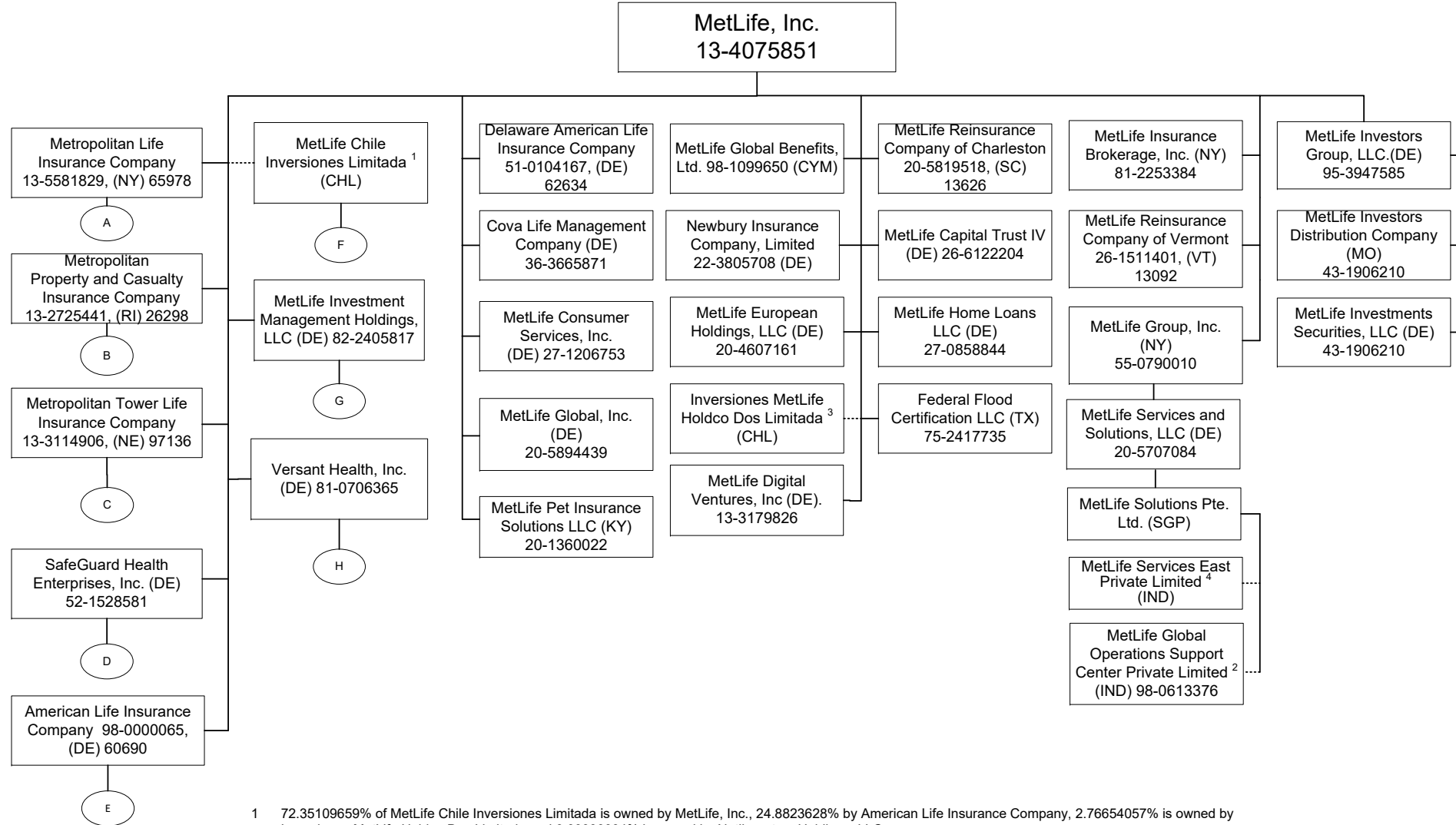
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	42	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI).....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	15

(b) 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

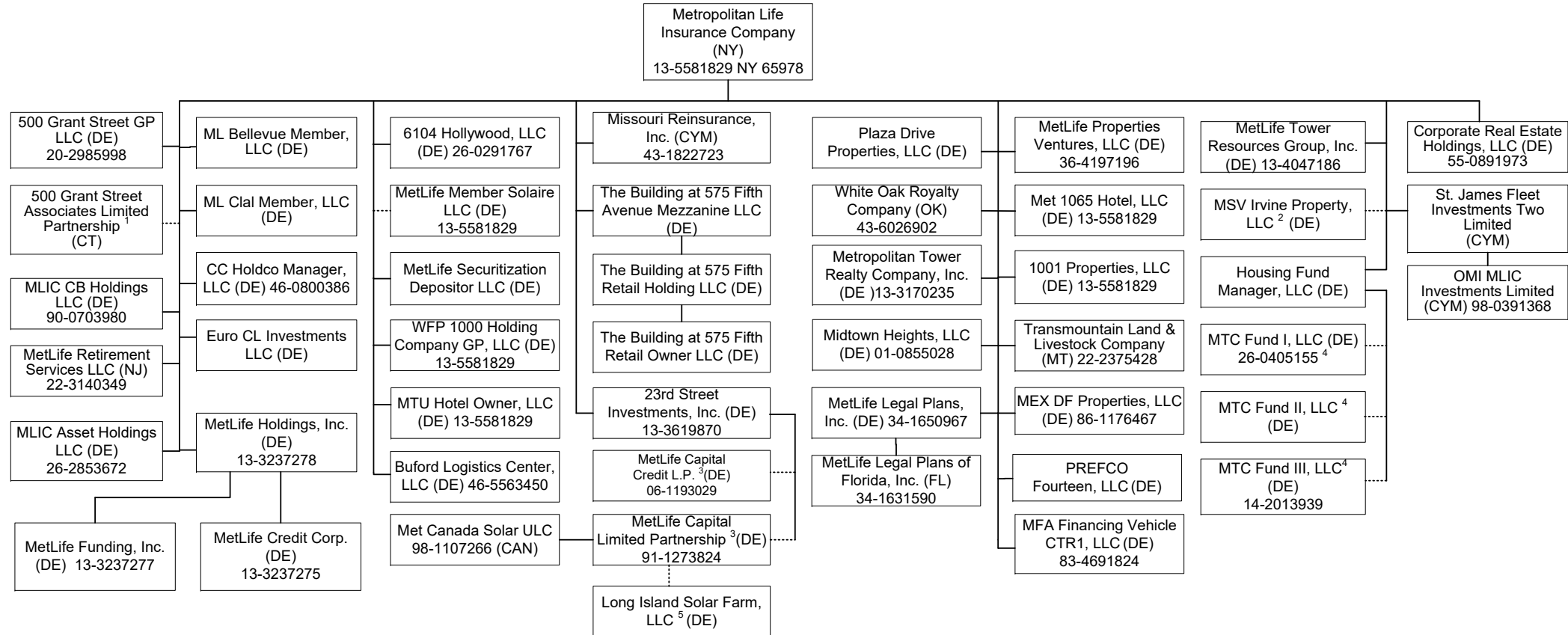


1 72.35109659% of MetLife Chile Inversiones Limitada is owned by MetLife, Inc., 24.8823628% by American Life Insurance Company, 2.76654057% is owned by Inversiones MetLife Holdco Dos Limitada and 0.00000004% is owned by Natiloportem Holdings, LLC.
 2 99.99999% of MetLife Global Operations Support Center Private Limited 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.
 4 99.99% of MetLife Services East Private Limited is owned by MetLife Solutions Pte. Ltd and .01% 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 96% of MSV Irvine Property, LLC is owned by Metropolitan Life Insurance Company and 4% is owned by Metropolitan Tower Realty Company, Inc.

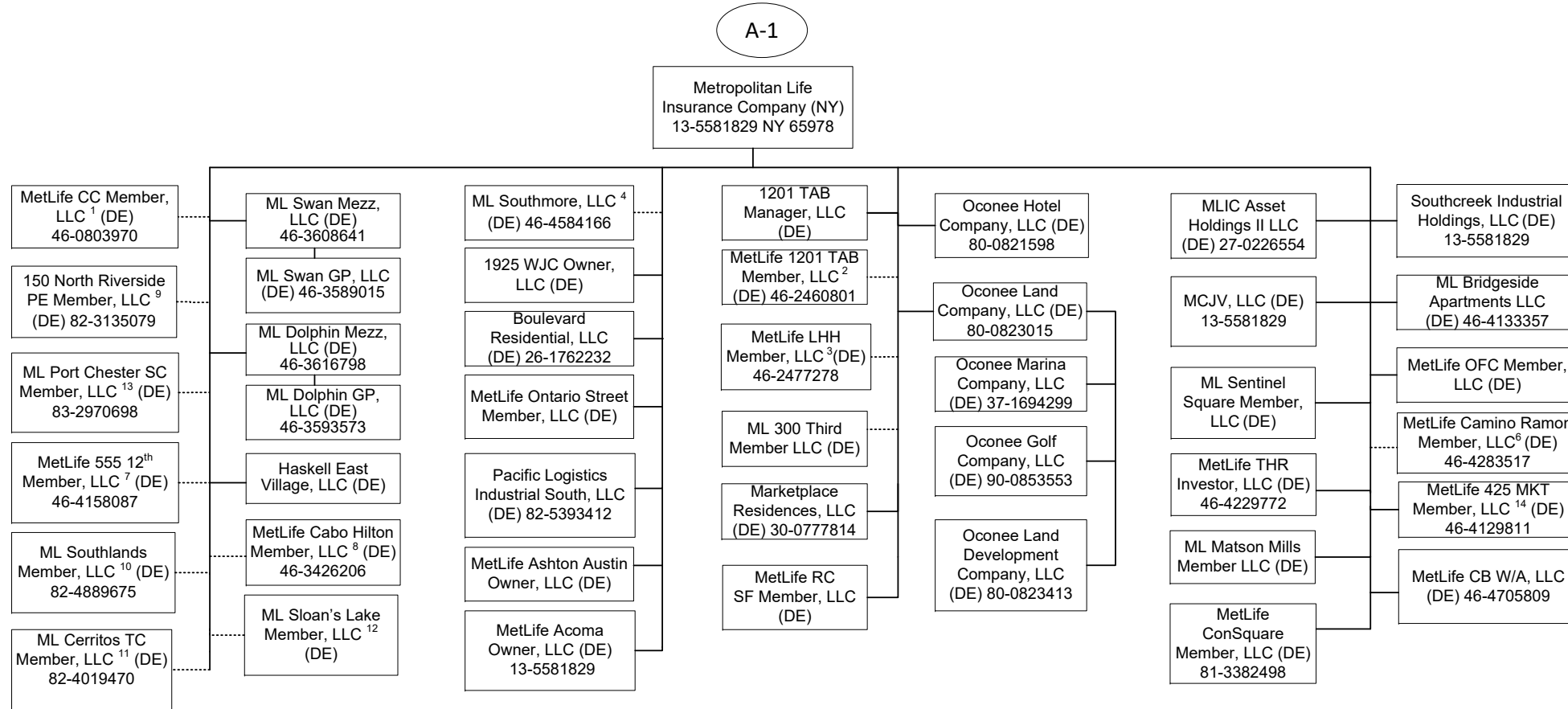
3 1% General Partnership interest is held by 23rd Street Investment, Inc. and 99% Limited Partnership interest is held by Metropolitan Life Insurance Company.

4 Housing Fund Manager, LLC is the managing member and owns .01% and the remaining interests are held by a third party member.

5 90.39% membership interest is held by LISF Solar Trust in which MetLife Capital Limited Partnership has a 100% beneficial interest and the remaining 9.61% is owned by a third party.

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

PART 1 - ORGANIZATIONAL CHART



96.2

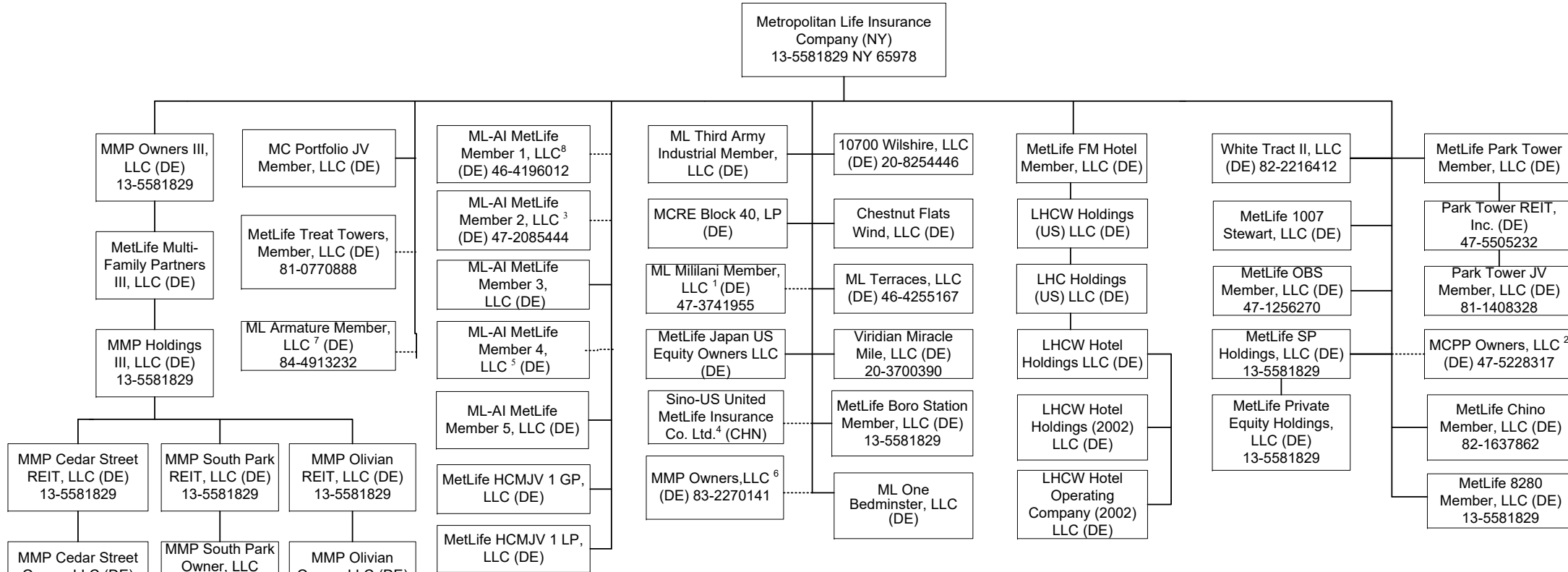
1 95.122% of MetLife CC Member, LLC is held by Metropolitan Life Insurance Company and 4.878% by Metropolitan Tower Life Insurance Company.
 2 96.9% of MetLife 1201 TAB Member, LLC is owned by Metropolitan Life Insurance Company and 3.10% is owned by Metropolitan Property and Casualty Insurance Company.
 3 99% of MetLife LHH Member, LLC is owned by Metropolitan Life Insurance Company and 1% by Metropolitan Tower Life Insurance Company.
 4 99% of ML Southmore, LLC is owned by Metropolitan Life Insurance Company and 1% by Metropolitan Tower Life Insurance Company.
 5 95.199% of the membership interest is owned by Metropolitan Life Insurance Company and 4.801% by Metropolitan Property and Casualty Insurance Company.
 6 99% of MetLife Camino Ramon Member, LLC is owned by Metropolitan Life Insurance Company and 1% by Metropolitan Tower Life Insurance Company.
 7 94.6% of MetLife 555 12th Member, LLC is owned by Metropolitan Life Insurance Company and 5.4% is owned by Metropolitan Tower Life Insurance Company.

8 83.1% of MetLife Cabo Hilton Member, LLC is owned by Metropolitan Life Insurance Company and 16.9% by Metropolitan Tower Life Insurance Company.
 9 81.45% of 150 North Riverside PE Member, LLC is owned by Metropolitan Life Insurance Company, 18.55% is owned by Metropolitan Tower Life Insurance Company.
 10 60% of ML Southlands Member, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
 11 60% of ML Cerritos TC Member, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
 12 55% of ML Sloan's Lake Member, LLC is owned by Metropolitan Life Insurance Company and 45% is owned by Metropolitan Tower Life Insurance Company.
 13 60% of ML Port Chester SC Member, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
 14 66.91% of MetLife 425 MKT Member, LLC is owned by Metropolitan Life Insurance Company and 33.09% is owned by MREF 425 MKT, LLC.

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

PART 1 - ORGANIZATIONAL CHART

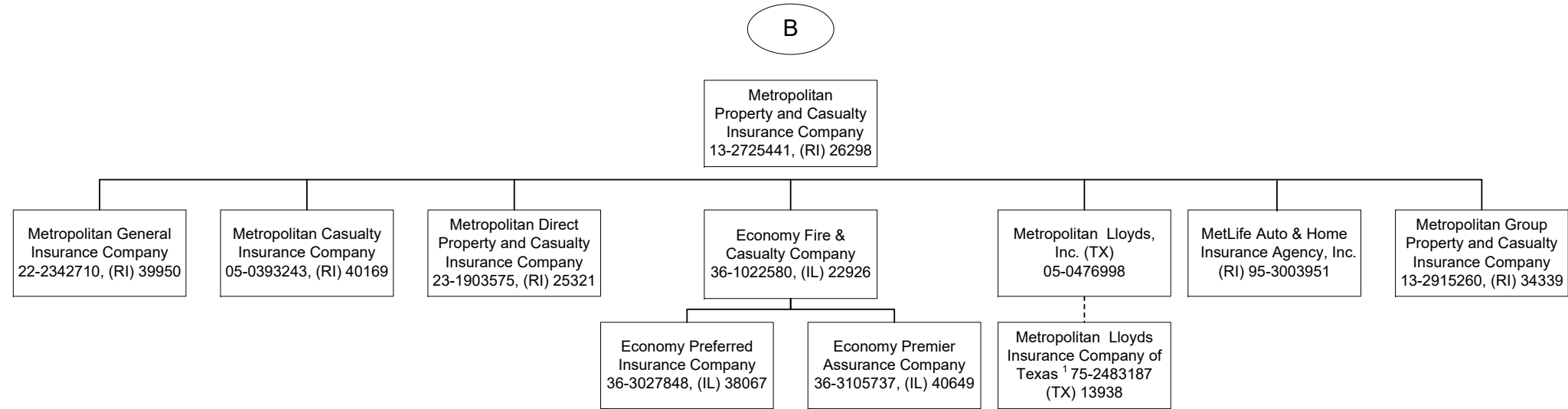
A-2



- 1 95% of ML Mililani Member, LLC is owned by Metropolitan Life Insurance Company and 5% is owned by Metropolitan Tower Life Insurance Company.
- 2 87.34% of MCPP Owners, LLC is owned by Metropolitan Life Insurance Company, 1.81% by Metropolitan Tower Life Insurance Company and 10.85% by MTL Leasing, LLC.
- 3 98.97% of ML-AI MetLife Member 2, LLC is owned by Metropolitan Life Insurance Company and 1.03% by Metropolitan Tower Life Insurance Company.
- 4 50% of Sino-US United MetLife Insurance Co. Ltd. is owned by Metropolitan Life Insurance Company and 50% is owned by a third party.
- 5 60% of ML-AI Member 4, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
- 6 98.82% of MMP Owners, LLC is owned by Metropolitan Life Insurance Company and 1.18% is owned by Metropolitan Property and Casualty Insurance Company.
- 7 87.34% of ML Armature Member, LLC is owned by Metropolitan Life Insurance Company and 12.66% is owned by Metropolitan Tower Life Insurance Company.
- 8 95.199% of the membership interest is owned by Metropolitan Life Insurance Company and 4.801% by Metropolitan Property and Casualty Insurance Company.

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

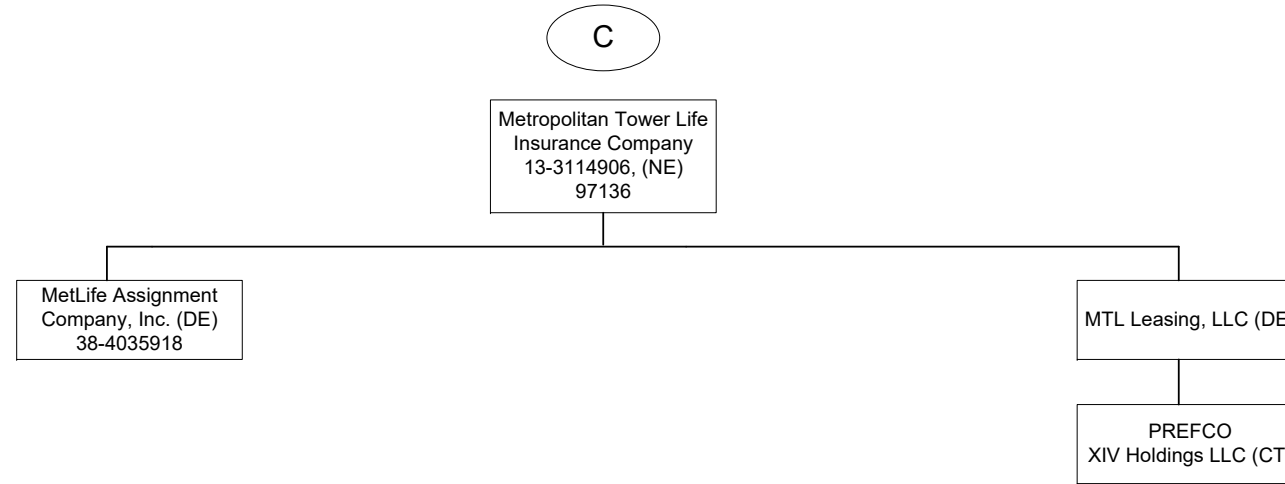
PART 1 - ORGANIZATIONAL CHART



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

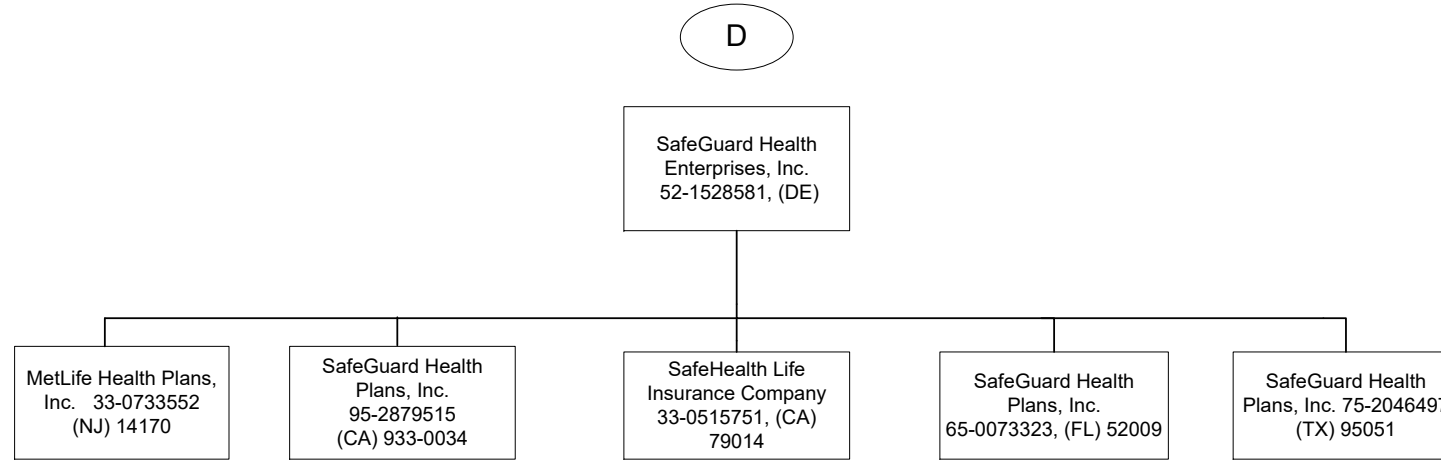
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



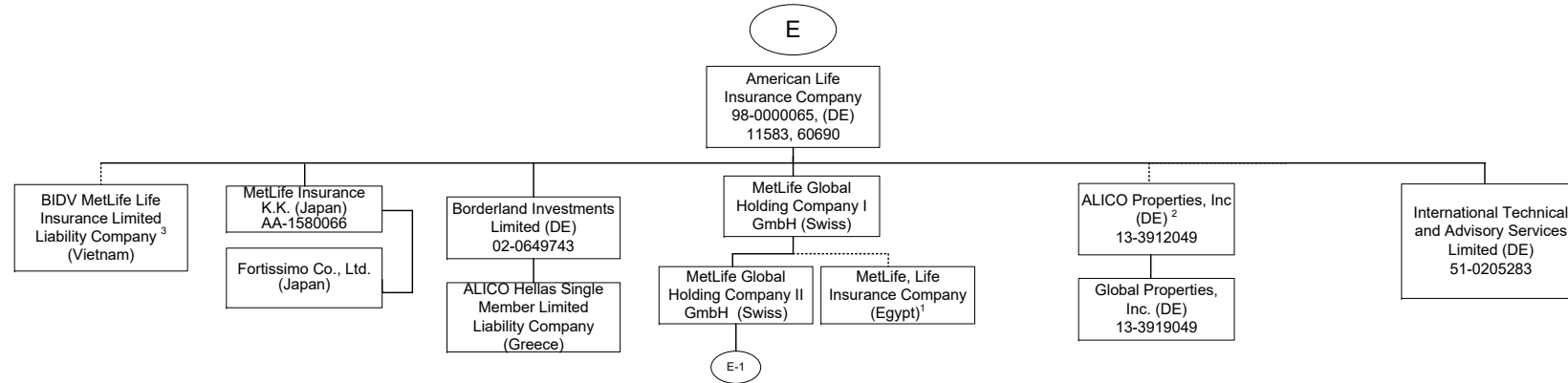
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

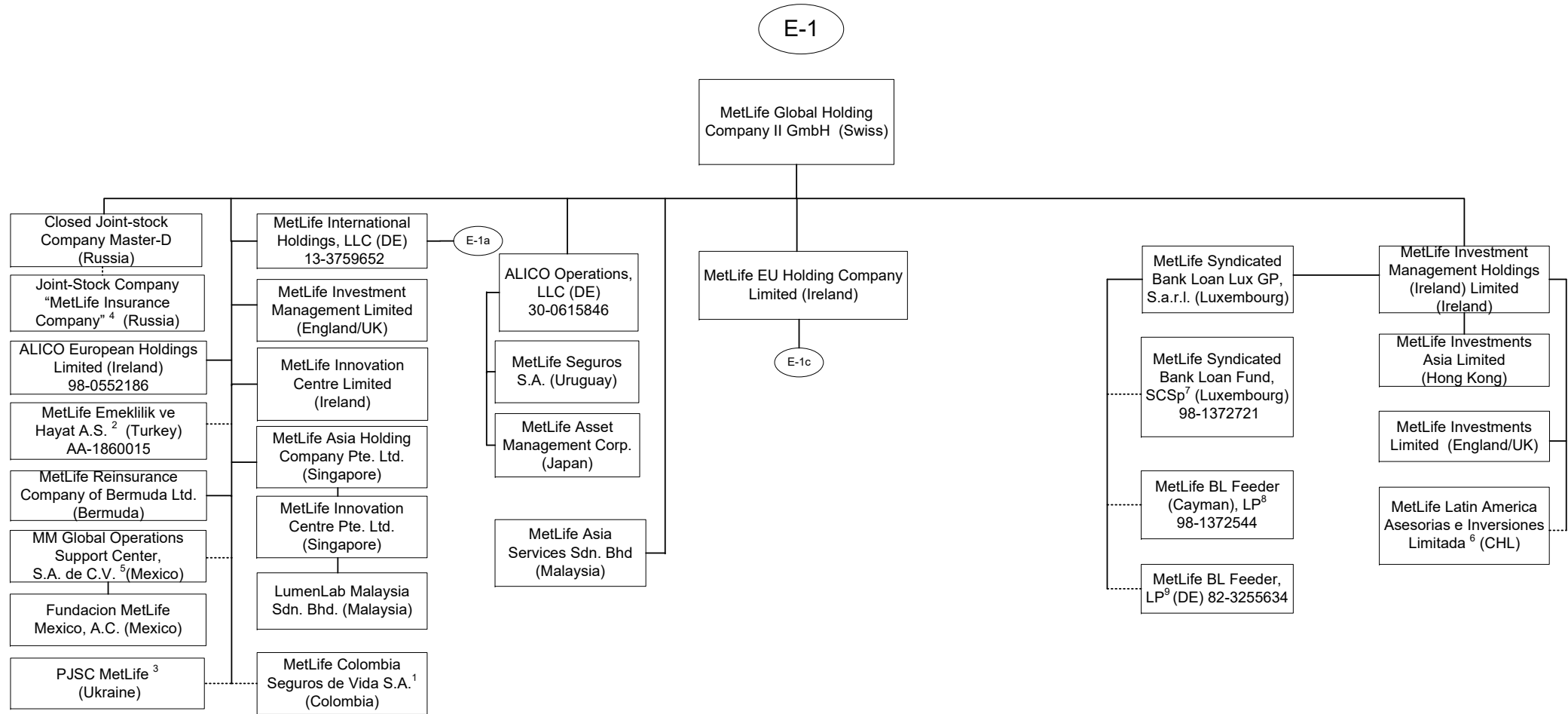
PART 1 - ORGANIZATIONAL CHART



1 84.125% of MetLife, Life Insurance Company (Egypt) 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 63.44% of BIDV MetLife Life Insurance Limited Liability Company is held by American Life Insurance Company and the remainder by third parties.

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

PART 1 - ORGANIZATIONAL CHART



1 89.9999657134583% of MetLife Colombia Seguros de Vida S.A. is owned by MetLife Global Holding Company II GmbH, 10.0000315938813% is owned by MetLife Global Holding Company I GmbH, International Technical and Advisory Services Limited, Borderland Investments Limited and Natloportem Holdings, LLC each own 0.000000897553447019009%.

2 99.98% of MetLife Emeklilik ve Hayat A.S. is owned by MetLife Global Holding Company II GmbH (Swiss) and the remaining by third parties.

3 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

4 51% of Joint-stock Company MetLife Insurance Company is owned by Closed Joint-stock Company Master D and 49% is owned by MetLife Global Holding Company II GmbH.

5 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).

6 99.99% of MetLife Latin American Asesorias e Inversiones Limitada is owned by MetLife Investment Management Holdings (Ireland) Limited and .01% is owned by MetLife Global Holding Company II GmbH (Swiss).

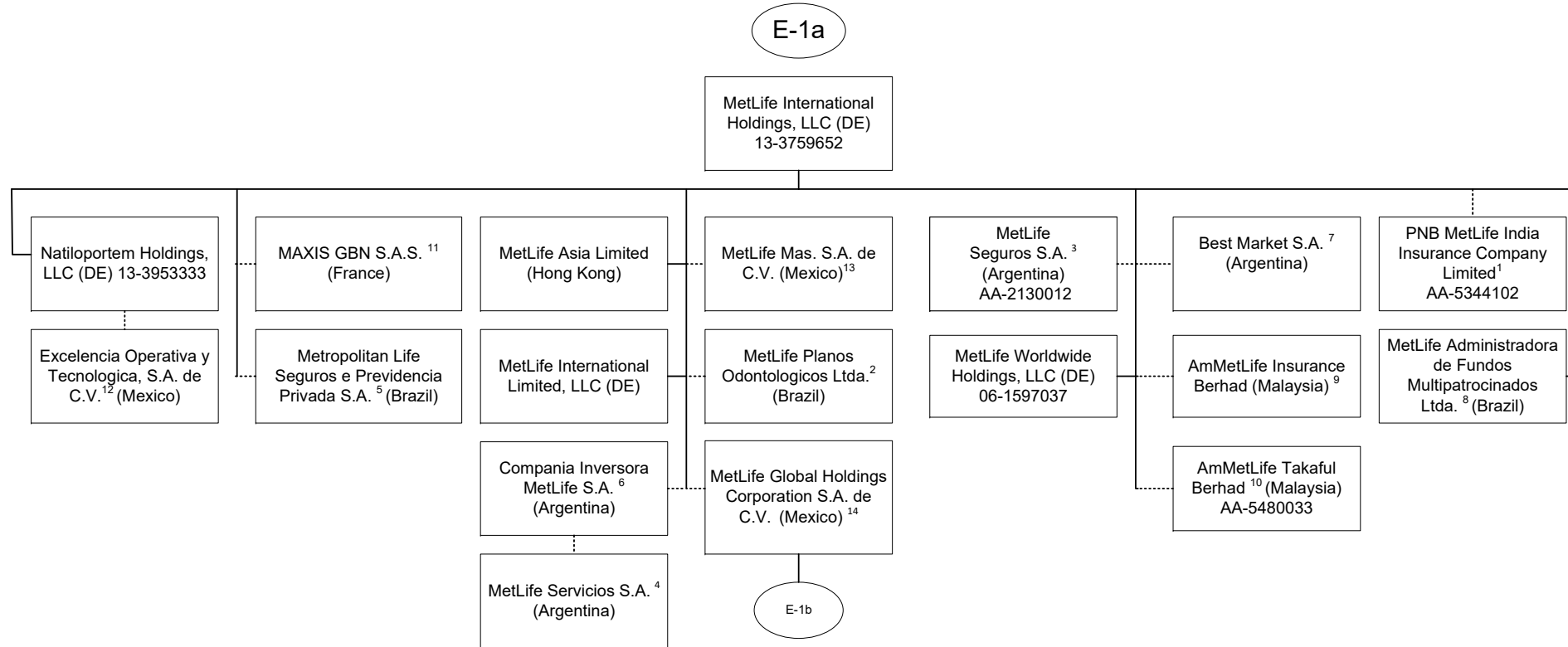
7 MetLife Syndicated Bank Loan Lux GP, S.a.r.l. is the general partner of MetLife Syndicated Bank Loan Fund, SCSp (the "Fund"). The only investors in the Fund are MetLife BL Feeder (Cayman), LP and MetLife BL Feeder, LP.

8 MetLife BL Feeder (Cayman), LP is an investor in the Fund. The following affiliates hold limited partnership interest in the feeder: MetLife Insurance K.K. (96.48%) and MetLife Insurance Company of Korea Limited (3.52%).

9 MetLife BL Feeder, LP is an investor in the Fund. The following affiliate holds limited partnership interest in the feeder: Metropolitan Life Insurance Company (73.33%). In addition, there is one third party investor (26.67%).

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

PART 1 - ORGANIZATIONAL CHART



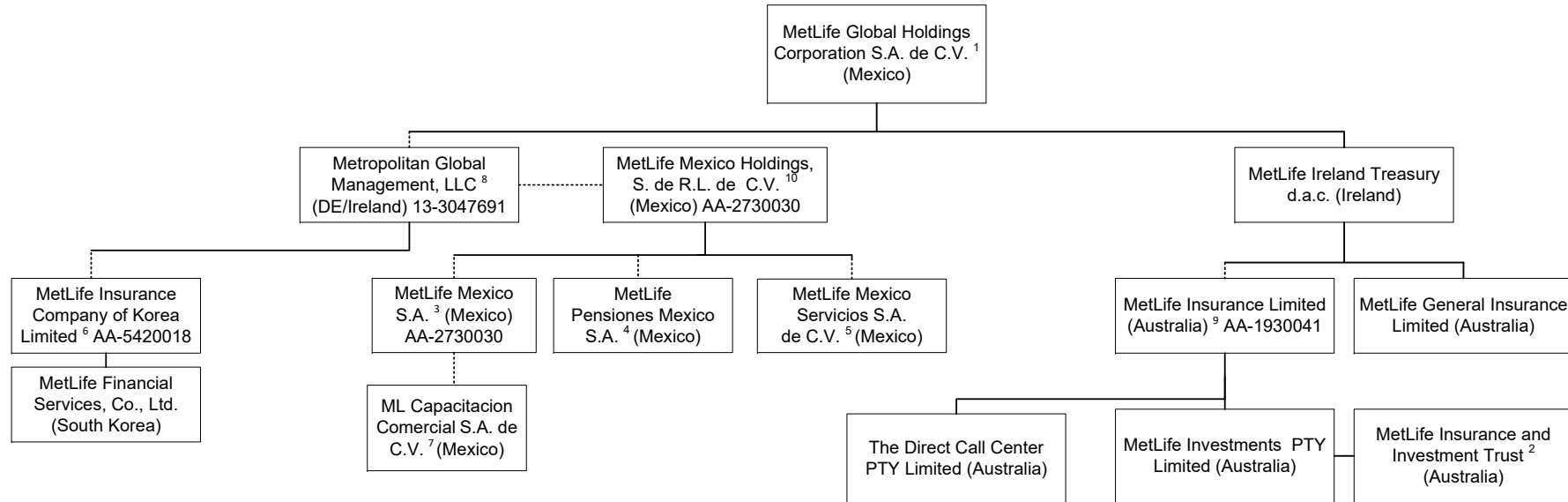
1 32.0526% of PNB MetLife India Insurance Company Limited is owned by MetLife International Holdings, LLC and 67.9474% is owned by third parties.
 2 99.999% of MetLife Planos Odontologicos Ltda. is owned by MetLife International Holdings, LLC and .001% is owned by Natiloportem Holdings, LLC.
 3 95.5242% of MetLife Seguros S.A. 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.
 4 19.13% 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. and .99% is held by Natiloportem Holdings, LLC.
 5 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.
 6 95.46% is owned by MetLife International Holdings, LLC and 4.54% is owned by Natiloportem Holdings, LLC.

7 5% of the shares are held by Natiloportem Holdings, LLC and 95% is owned by MetLife International Holdings, LLC.
 8 99.99998% of MetLife Administradora de Fondos Multipatrocinos Ltda. is owned by MetLife International Holdings, LLC and .00002% by Natiloportem Holdings, LLC.
 9 50.000002% of AmMetLife Insurance Berhad is owned by MetLife International Holdings, LLC and the remainder by a third party.
 10 49.999997% of AmMetLife Takaful Berhad is owned by MetLife International Holdings, LLC and the remainder by a third party.
 11 50% of MAXIS GBN S.A.S. is held by MetLife International Holdings, LLC and the remainder by third parties.
 12 99.9% 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.
 13 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.
 14 98.9% is owned by MetLife International Holdings, LLC and 1.1% is owned by MetLife International Limited, LLC.

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

PART 1 - ORGANIZATIONAL CHART

E-1b



1 98.9% is owned by MetLife International Holdings, LLC 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 PTY Limited.

3 99.050271% is owned by MetLife Mexico Holdings, S. de R.L. de C.V. and .949729% is owned by MetLife International Holdings, LLC.

4 97.5125% is owned by MetLife Mexico Holdings, S. de R.L. de C.V. and 2.4875% is owned by MetLife International Holdings, LLC.

5 98% is owned by MetLife Mexico Holdings, S. de R.L. de C.V. 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% is owned by MetLife Mexico S.A. and 1% is owned by MetLife Mexico Servicios, S.A. de C.V.

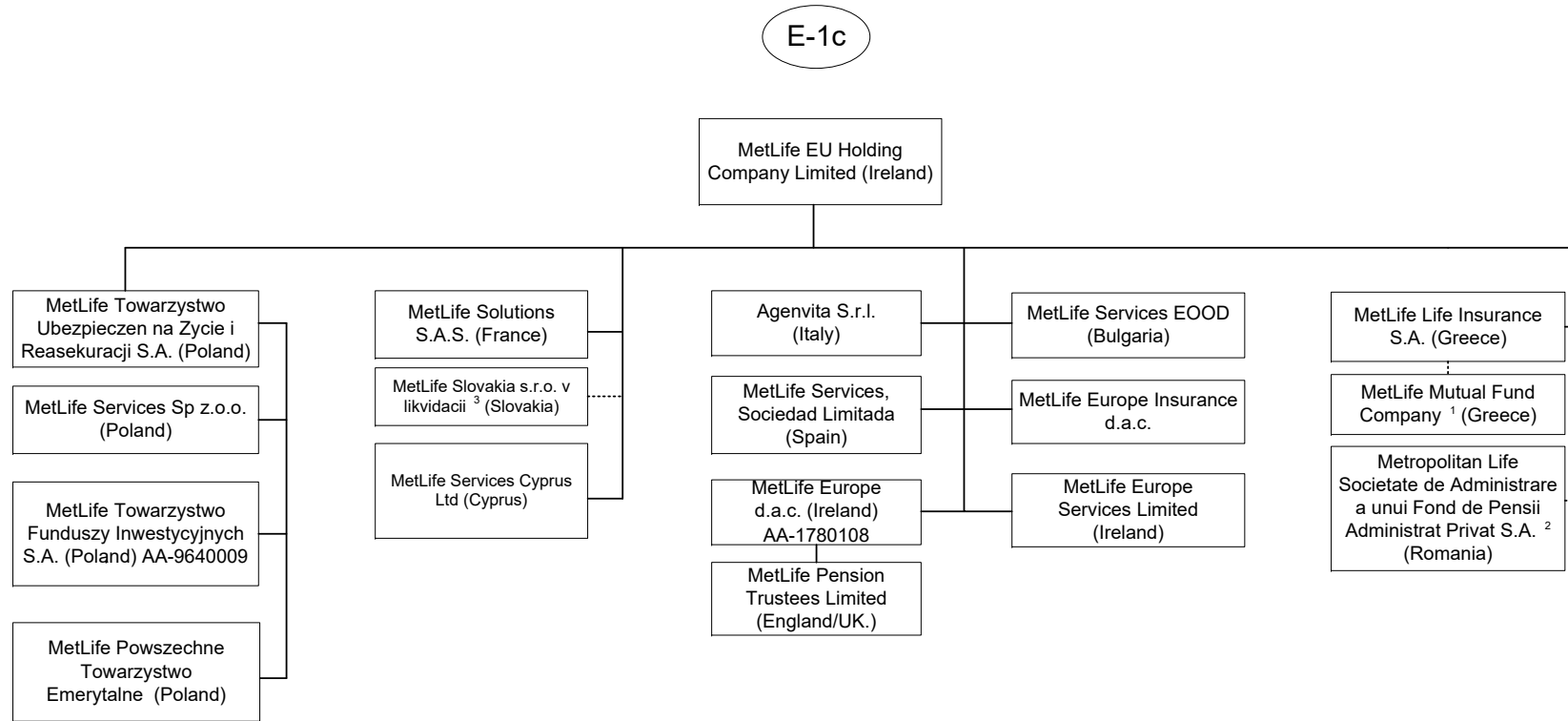
8 99.7% is owned by MetLife Global Holdings Corporation S.A. de C.V. and 0.3% is owned by MetLife International Holdings, LLC.

9 91.16468% of MetLife Insurance Limited (Australia) is owned by MetLife Ireland Treasury d.a.c. and 8.83532% by MetLife Global Holdings Corp. S.A. de C.V..

10 99.99995% is owned by Metropolitan Global Management, LLC and .00005% is owned by MetLife International Holdings, LLC.

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

PART 1 - ORGANIZATIONAL CHART

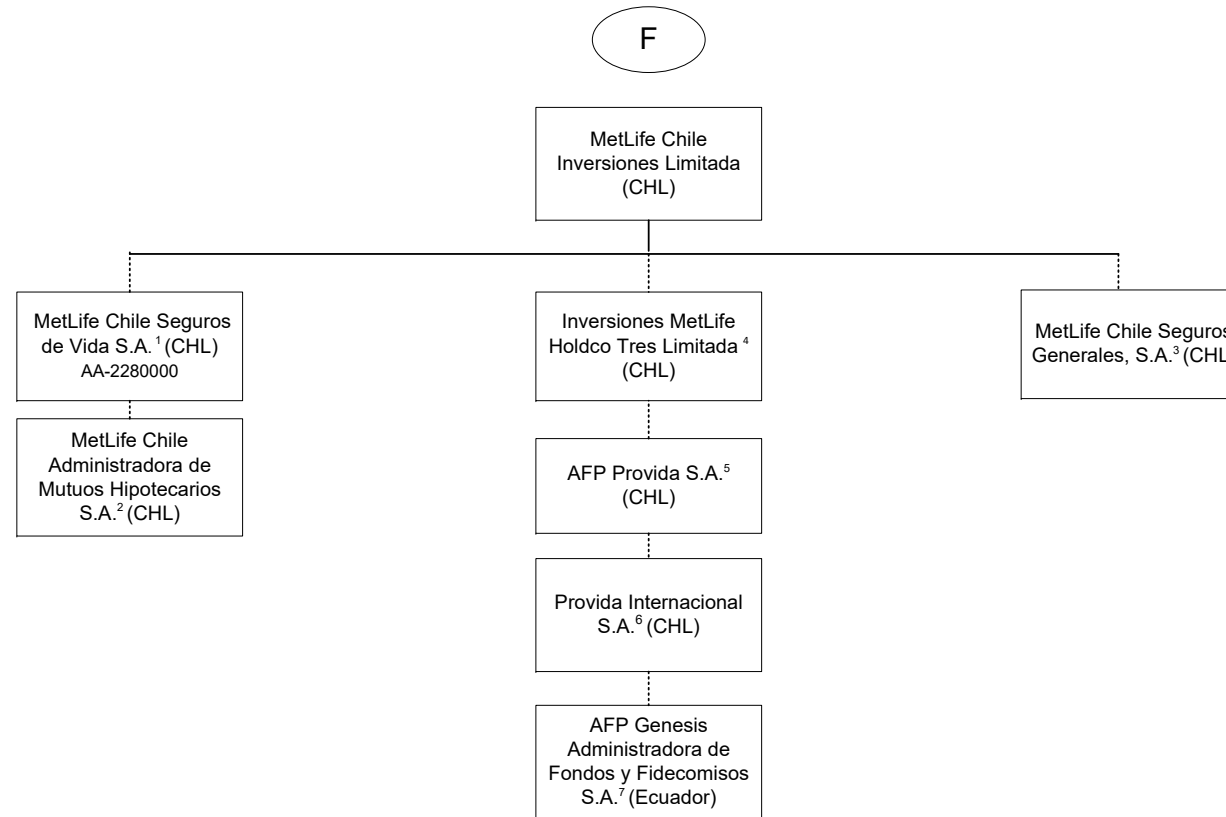


1 90% of MetLife Mutual Fund Company is owned by MetLife Life Insurance S.A. and the remaining interest by a third party.
 2 99.9903% of Metropolitan Life Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. is owned by MetLife EU Holding Company Limited and 0.0097% by MetLife Services Sp z.o.o.

3 99.956% of MetLife Slovakia s.r.o. v likvidacii (Slovakia) is owned by MetLife EU Holding Company Limited and 0.044% 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

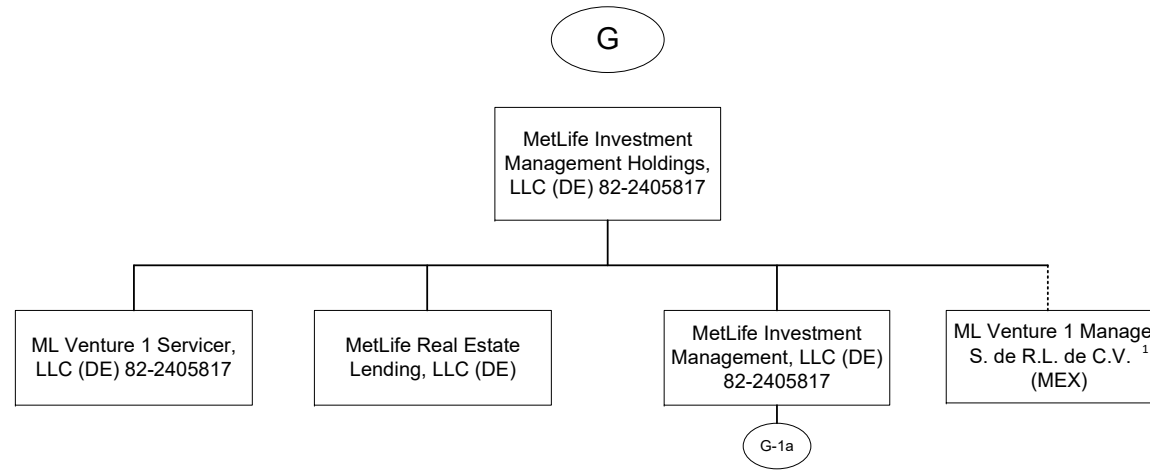


1 99.997% is held by MetLife Chile Inversiones Limitada and .003% by International Technical and Advisory Services Limited.
 2 99.9% is held by MetLife Chile Seguros de Vida S.A. and 0.1% by MetLife Chile Inversiones Limitada.
 3 99.99% of MetLife Chile Seguros Generales, S.A. is owned by MetLife Chile Inversiones Limitada and 0.01% by Inversiones MetLife Holdco Dos Limitada.
 4 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.

5 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.
 6 99.99% of Provida Internacional S.A. is owned by AFP Provida S.A. and .01% by MetLife Chile Inversiones Limitada.
 7 99.9% of AFP Genesis Administradora de Fondos y Fidecomisos S.A. is owned by Provida Internacional S.A. and 0.1% by MetLife Chile Inversiones Limitada.

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

PART 1 - ORGANIZATIONAL CHART

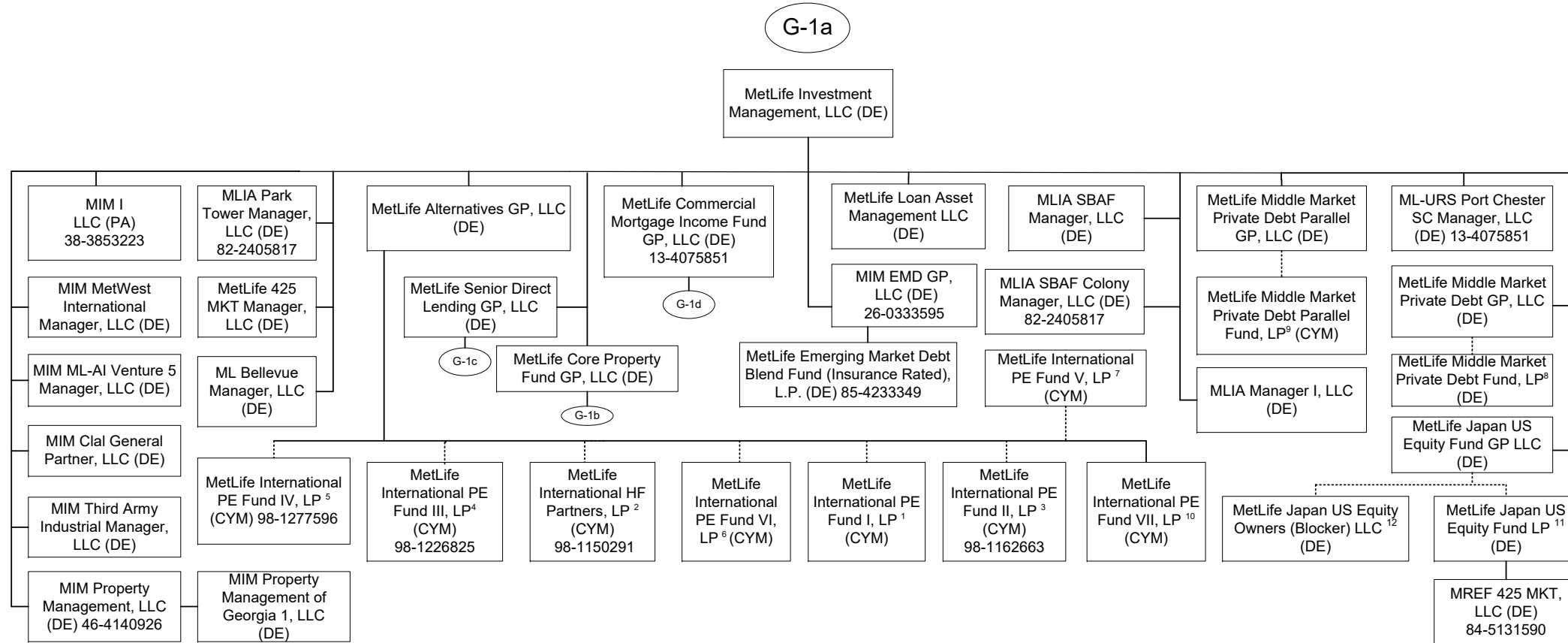


1. 99.9% of ML Venture1 Manager, S. de R.L. de C.V. is owned by MetLife Investment Management Holdings, LLC and 0.1% is owned by MetLife Investment Management Holdings (Ireland) Limited.

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

PART 1 - ORGANIZATIONAL CHART

96.14



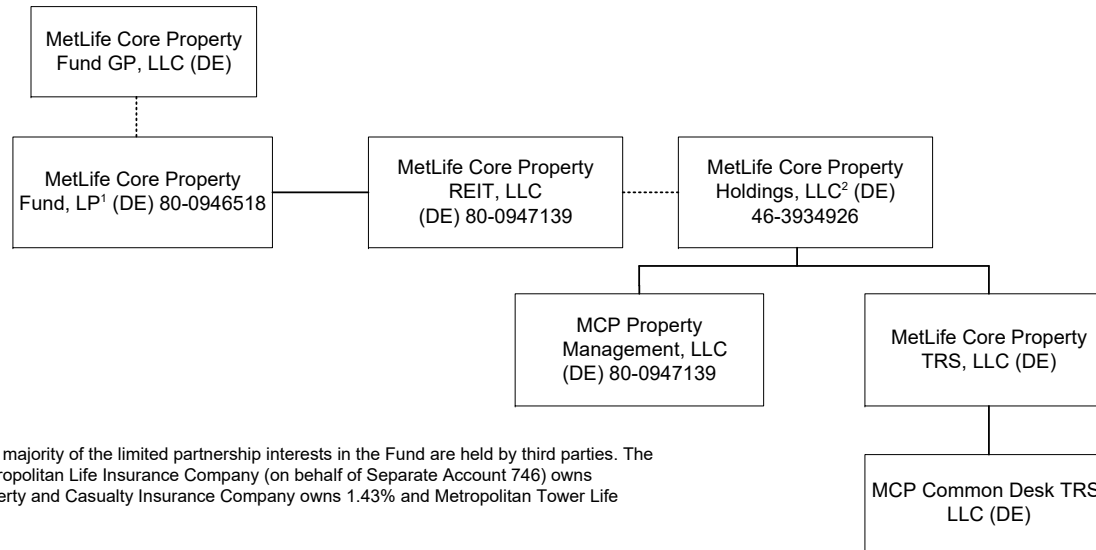
1 95.88% of the limited partnership interests of MetLife International PE Fund I, LP is owned by MetLife Insurance K.K. (Japan), and 4.12% is owned by MetLife Mexico S.A.
 2 90.30% of the limited partnership interests of MetLife International HF Partners, LP is owned by MetLife Insurance K.K. (Japan) and 9.70% is owned by MetLife Insurance Company of Korea Limited.
 3 97.90% of the limited partnership interest of MetLife International PE Fund II, LP is owned by MetLife Insurance K.K. (Japan) and 2.1% is owned by MetLife Mexico, S.A.
 4 92.09% of the limited partnership interest of MetLife International PE Fund III, LP is owned by MetLife Insurance K.K. (Japan) and 7.91% is owned by MetLife Insurance Company of Korea Limited.
 5 96.21% of the limited partnership interests of MetLife International PE Fund IV, LP is owned by MetLife Insurance K.K. (Japan) 3.79% is owned by MetLife Insurance Company of Korea Limited.
 6 96.53% of the limited partnership interests of MetLife International PE Fund VI, LP entity is owned by MetLife Insurance K.K. (Japan) and 3.47% is owned by MetLife Insurance Company of Korea.

7 96.73% of the limited partnership interests of MetLife International PE Fund V, LP is owned by MetLife Insurance K.K. (Japan) and 3.27% is owned by MetLife Insurance Company of Korea.
 8 MetLife Middle Market Private Debt, GP, LLC is the general partner of MetLife Middle Market Private Debt Fund, L.P. (the "Fund"). The following affiliates hold limited partnership interests in the Fund: 30.96% is held by MetLife Private Equity Holdings, LLC, 30.96% is held by Metropolitan Life Insurance Company, .99% is held by MetLife Middle Market Private Debt, GP, LLC. The remainder is held by a third party.
 9 MetLife Middle Market Private Debt Parallel GP is the general partner of MetLife Middle Market Private Debt Parallel Fund, LP. The following affiliate holds a limited partnership interest in the Fund: MetLife Insurance K.K. (Japan) (100%).
 10 MetLife Alternatives GP, LLC is the general partner of MetLife International PE Fund VII, LP. MetLife Insurance K.K. (Japan) is the sole limited partner.
 11 MetLife Japan US Equity Fund GP, LLC is general partner of MetLife Japan US Equity Fund LP ("Fund"). The following affiliates hold a limited partnership interest in the Fund LP: 51% is owned by MetLife Japan US Equity Owners LLC and 49% by MetLife Japan US Equity Owners (Blocker).
 12 MetLife Japan US Equity Fund GP, LLC is the manager of MetLife Japan US Equity Owners (Blocker) LLC. MetLife Insurance K.K. (Japan) is the sole member.

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

PART 1 - ORGANIZATIONAL CHART

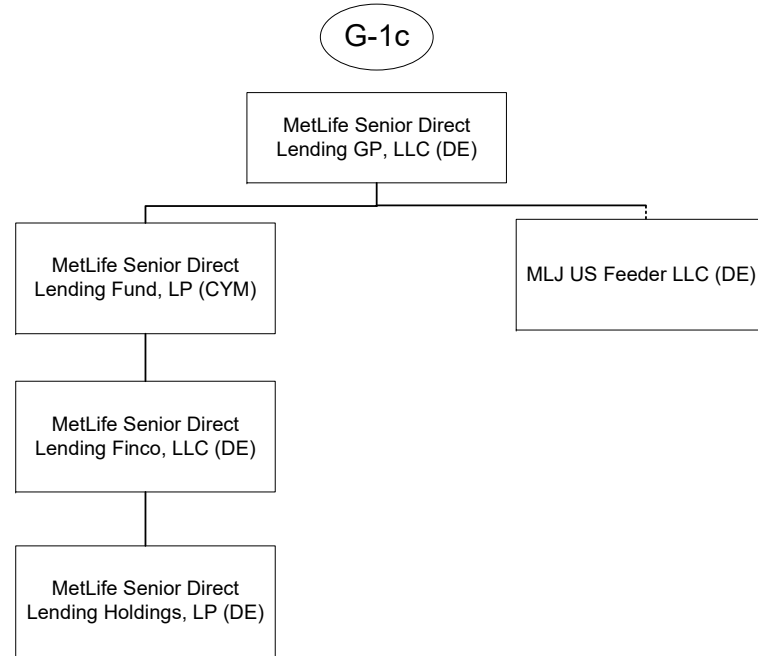
G-1b



- 1 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 limited partnership interests in the Fund: Metropolitan Life Insurance Company owns 12.65%, Metropolitan Life Insurance Company (on behalf of Separate Account 746) owns 2.04%, MetLife Insurance Company of Korea Limited owns 1.53%, MetLife Insurance KK owns 6.93%, Metropolitan Property and Casualty Insurance Company owns 1.43% and Metropolitan Tower Life Insurance Company (on behalf of Separate Account 152) owns 3.61%.
- 2 MetLife Core Property Holdings, LLC also holds, directly or indirectly, the following limited liability companies (indirect ownership indicated in parenthesis): MCP Alley24 East, LLC; MCP Foxborough, LLC (100%); MCP One Westside, LLC; MCP 7 Riverway, LLC; MCP Acquisition, LLC; MCP SoCal Industrial – Springdale, LLC; MCP SoCal Industrial – Concourse, LLC; MCP SoCal Industrial – Kellwood, LLC; MCP SoCal Industrial – Redondo, LLC; MCP SoCal Industrial – Fullerton, LLC; MCP SoCal Industrial – Loker, LLC; MCP Paragon Point, LLC; MCP 4600 South Syracuse, LLC; MCP The Palms at Doral, LLC; MCP Waterford Atrium, LLC; MCP EnV Chicago, LLC; MCP 1900 McKinney, LLC; MCP 550 West Washington, LLC; MCP 3040 Post Oak, LLC; MCP Plaza at Legacy, LLC; MCP SoCal Industrial – LAX, LLC; MCP SoCal Industrial - Anaheim, LLC; MCP SoCal Industrial - Canyon, LLC; MCP SoCal Industrial – Bernardo, LLC; MCP Ashton South End, LLC; MCP Lodge At Lakecrest, LLC; MCP Main Street Village, LLC; MCP Trimble Campus, LLC; MCP Stateline, LLC; MCP Highland Park Lender, LLC; MCP Buford Logistics Center Bldg B, LLC; MCP 22745 & 22755 Relocation Drive, LLC; MCP 9020 Murphy Road, LLC; MCP Northyards Holdco, LLC; MCP Northyards Owner, LLC (100%); MCP Northyards Master Lessee, LLC (100%); MCP VOA Holdings, LLC; MCP VOA I & III, LLC (100%); MCP VOA II, LLC (100%); MCP West Broad Marketplace, LLC; MCP Grapevine, LLC; MCP Union Row, LLC; MCP Fife Enterprise Center, LLC; MCP 2 Ames, LLC; MCP 2 Ames Two, LLC (100%); MCP 2 Ames One, LLC (100%); MCP 2 Ames Owner, LLC (100%); MCP 350 Rohlwing, LLC; MCP – Wellington, LLC; MCP Onyx, LLC; MCP Valley Forge, LLC; MCP Valley Forge Two, LLC (100%); MCP Valley Forge One, LLC (100%); MCP Valley Forge Owner, LLC; MCP MA Property REIT, LLC; MCP – Needham, LLC (100%); MCP 60 11th Street Member, LLC; 60 11th Street, LLC (100%); MCP-English Village, LLC; MCP 100 Congress Member, LLC; Des Moines Creek Business Park Phase II, LLC (100%); MCP Magnolia Park Member, LLC; MCP Denver Pavilions Member, LLC; MCP Buford Logistics Center 2 Member, LLC; MCP Seattle Gateway Industrial 1, LLC; MCP 249 Industrial Business Park Member, LLC; MCP Seattle Gateway Industrial II, LLC; MCP Seventh and Osborn Retail Member, LLC; MCP Seventh and Osborn MF Member, LLC; High Street Seventh and Osborn Apartments, LLC; Seventh and Osborn MF Venture, LLC; MCP Block 23 Member, LLC; MCP Burnside Member, LLC; MCP Mountain Technology Center Member TRS, LLC; MCP Vineyard Avenue Member, LLC; MCP 93 Red River Member, LLC; MCP Frisco Office, LLC; MCP Center Avenue Industrial Member, LLC; MCP 220 York, LLC; MCP 1500 Michael, LLC; MCP Vance Jackson, LLC; MCP Sleepy Hollow Member, LLC; MCP Clawiter Innovation Member, LLC; MCP Hub I, LLC; MCP Hub 1 Property, LLC (100%); MCP Shakopee, LLC; MCP Bradford, LLC; MCP Dillon, LLC; MCP Dillon Residential, LLC.

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

PART 1 - ORGANIZATIONAL CHART

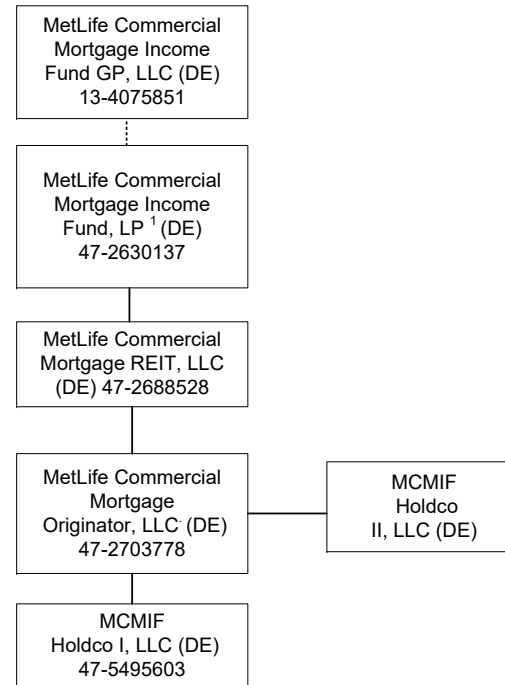


1. MetLife Senior Direct Lending GP, LLC is the Manager of MLJ US Feeder LLC. MetLife Insurance K.K. is the sole member

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

PART 1 - ORGANIZATIONAL CHART

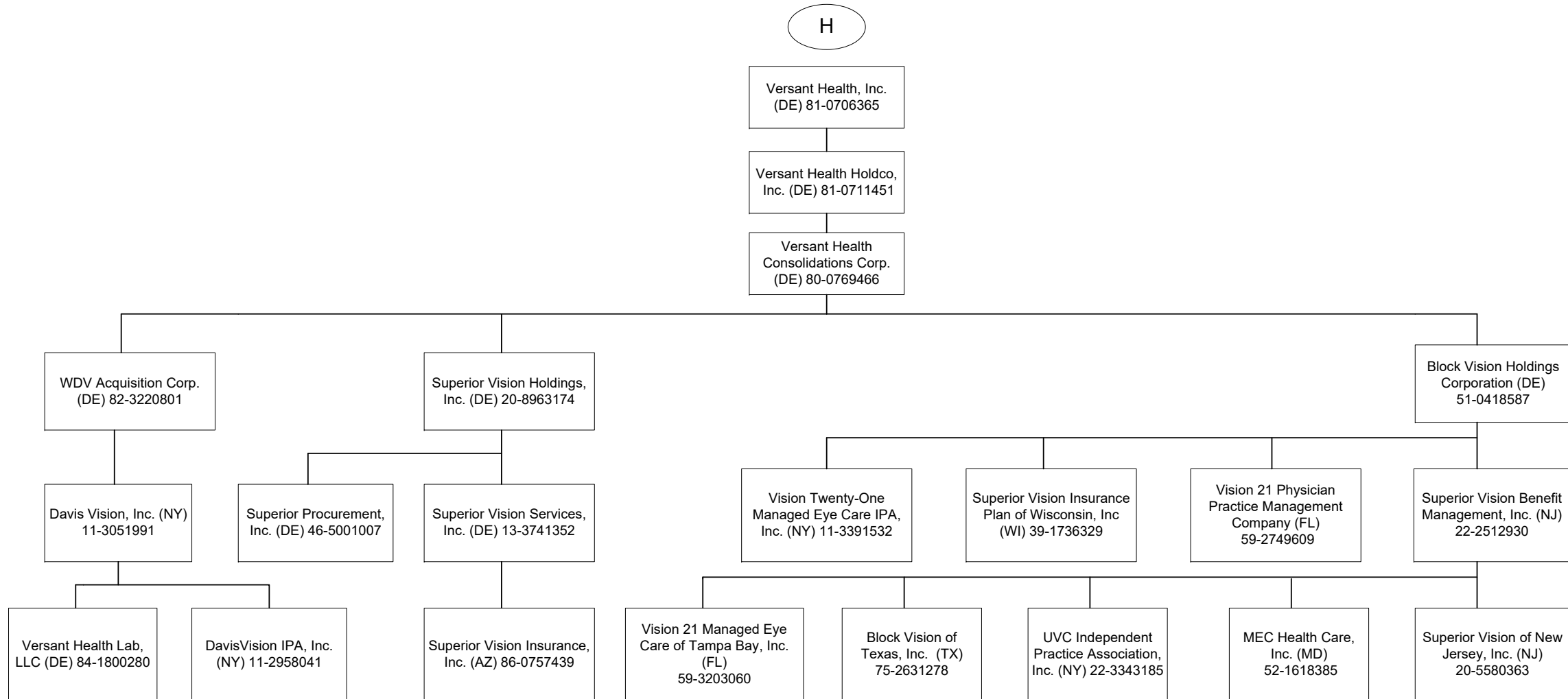
G-1d



1 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 limited partnership interests in the Fund: Metropolitan Life Insurance Company owns 32.15%, MetLife Insurance Company of Korea, Limited. owns 1.44%, and Metropolitan Tower Life Insurance Company owns 3.68%.

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) 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.