

SERFF Tracking Number: METX-125993606 State: Massachusetts
Filing Company: Metropolitan Property and Casualty Insurance Company State Tracking Number:
Company
Company Tracking Number: PA MA0008001102
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Massachusetts Deviations
Project Name/Number: /PA MA0008001102

Filing at a Glance

Company: Metropolitan Property and Casualty Insurance Company

Product Name: Massachusetts Deviations SERFF Tr Num: METX-125993606 State: Massachusetts
TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num:
Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: PA MA0008001102 State Status: Closed-Approved
Filing Type: Rate Co Status: Reviewer(s): Jerry Condon, Cara Blank
Author: Richard Collard Disposition Date: 01/28/2009
Date Submitted: 01/16/2009 Disposition Status: Approved
Effective Date Requested (New): 02/01/2009 Effective Date (New):
Effective Date Requested (Renewal): Effective Date (Renewal):

General Information

Project Name: Status of Filing in Domicile:
Project Number: PA MA0008001102 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 01/28/2009
State Status Changed: 01/28/2009 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Mr. Condon,

Attached are the requisite files supporting a deviation request for a new account(s). Should you have any questions, please send me an objection report. Thank you for your consideration.

Company and Contact

Filing Contact Information

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Kristine Letarte, Sr. State Filing Specialist kletarte@metlife.com
700 Quaker Lane (401) 827-2221 [Phone]
Warwick, RI 02887 (401) 827-3929[FAX]

Filing Company Information

Metropolitan Property and Casualty Insurance CoCode: 26298 State of Domicile: Rhode Island
Company
700 Quaker Lane Group Code: 241 Company Type: Property and
Warwick, RI 02887 Casualty
Group Name: Metropolitan Property State ID Number:
and Casualty Insurance Company
(401) 827-2000 ext. [Phone] FEIN Number: 13-2725441

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Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$150.00	01/16/2009	25090022

State Specific

- 1.) All Lines: Please indicate a.) the number of jurisdictions in which the submitted materials have been submitted, b.) the number of any approvals and disapprovals yet received, and c.) the reasons for any disapprovals.: N/A
- 2.) Property/Casualty: If this filing contains endorsements, please advise if they are mandatory at issue, issued at the company's discretion, or elected by the applicant/insured. If issued at the company's discretion, please include on the Rate/Rule Schedule a copy of the manual pages governing the use of each endorsement. If elected by the applicant/insured, please describe here how the applicant/insured is advised of the option to elect or decline each endorsement.: N/A
- 3.) Property/Casualty: If this filing has been made to non-adopt, or delay the adoption of, a rating organization's filing, please indicate here a.) the designation number of the rating organization's filing, and b.) what the company intends to use instead of that filing, with the date it was placed on file by the Division.: N/A
- 4.) Life/Annuity: Please indicate the marketing purpose of any forms submitted that have been developed for use in specific markets.: N/A

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Jerry Condon	01/28/2009	01/28/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Metropolitan Property and Casualty Insurance Company	Note To Filer	Carla Kelton	01/20/2009	01/20/2009

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Disposition

Disposition Date: 01/28/2009

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment: Thank you for your submission. Attached you will find a list of your company's 2009 group marketing/deviation plan filing(s) that have been approved.

Please note that use of any filing is contingent upon the carrier's continuing compliance with all relevant statutes, regulations and licensing requirements.

If you have any questions, please do not hesitate to contact me.

Regards,

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification of Compliance Form		Yes
Supporting Document	Checklist(s)		Yes
Supporting Document	Copy of Approved Application		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Auto Application Spreadsheet, Insurer Affidavit		Yes

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Attachment "Approvals09.xls" is not a PDF document and cannot be reproduced here.

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Note To Filer

Created By:

Carla Kelton on 01/20/2009 06:50 AM

Last Edited By:

Jerry Condon

Submitted On:

01/28/2009 01:59 PM

Subject:

Metropolitan Property and Casualty Insurance Company

Comments:

Thank you for your filing submission. We will notify you within 5 days if there are any further requirements necessary to ready this filing for review. When all administrative requirements are in order, your filing will be assigned to an analyst for review. Our goal is to have your filing under our review for no more than 60 days.

Thank you,
Policy Form and Review Unit

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification of Compliance Form 01/16/2009
Comments:
Attachment:
 Compliance Certification.PDF

Review Status:
Satisfied -Name: Checklist(s) 01/16/2009
Comments:
Attachment:
 Group Marketing Checklist.PDF

Review Status:
Bypassed -Name: Copy of Approved Application 01/16/2009
Bypass Reason: N/A
Comments:

Review Status:
Bypassed -Name: Statement of Variability 01/16/2009
Bypass Reason: N/A
Comments:

Review Status:
Satisfied -Name: Auto Application Spreadsheet, 01/16/2009
 Insurer Affidavit
Comments:
Attachments:
 Auto Application Spreadsheet.XLS
 Insurer Affidavit.PDF

COMPLIANCE CERTIFICATION

As the representative of Metropolitan Property and Casualty Insurance Company, duly authorized by the Company to give this Certification on its behalf, I hereby certify on the Company's behalf, under the pains and penalties of perjury, that the enclosed 2009 Mass Merchandising Deviations has met all the requirements of the Massachusetts Division of Insurance checklist(s) applicable thereto, and is otherwise in all respects in compliance with all relevant Massachusetts law and regulations.

Signature: 

Name (print or type): Richard P. Lonardo, FCAS

Title: Vice President

Chapter 175: Section 193R: Group marketing plan deviations for automobile and homeowners insurance policies

Scope of Filing

Premium deviations for policyholders insured through group marketing or affinity marketing plans are subject to prior approval by the Commissioner of Insurance. This filing is being submitted separately and independently from the rates and rules underlying the premiums to which the deviations contained in this filing will apply.

Eligibility to Offer Premium Deviations to Members of a Group

The company is not organized solely or principally for the purpose of providing insurance policies to members of a group. The company is engaged actively in the business of writing the same types of coverage for individuals who are not solicited or acquired as a member of a group as for individuals who are members of the groups identified in this filing.

Groups Eligible for Premium Deviations

Each association member group contained in this filing has a constitution and by-laws which have been submitted to the Division of Insurance.

The groups contained in this filing were formed in good faith for a purpose other than that of purchasing insurance.

One or more of the groups contained in this filing that are sponsored to allow us to provide motor vehicle or homeowner insurance to individuals who did not become policyholders while engaged in military service.

Effective Date of Group Marketing Deviation

This filing has been submitted at least 15 business days prior to its intended effective date. The group marketing deviations contained in this filing will apply to the premiums otherwise applicable to policyholders who do not obtain insurance through a group marketing plan. The premiums shall be based on the rates in effect on the effective date of the policy.

Rules and Regulations Applicable to Group Marketing Plans

The group marketing plans contained in this filing comply with the following requirements:

(1) every individual employee or association member having a proper insurable interest shall be entitled to participate in the group plan;

(2) every individual employee or association member participating in the group plan be given an option to continue coverage by a standard policy of the same type offered by the insurer to a person who is not eligible for a group plan for at least 1 additional year upon termination of employment or membership;

(3) there shall be no compulsion for an employee or association member to participate in the plan;

(4) no member of the group shall be subject to any rating differential or other classification technique or policy form designed to make it less desirable for him as an individual to purchase insurance through the group than it would be to purchase it from the regular individual market and each member of the group must be issued an individual policy of the same form varying only as to the amounts of insurance and limits of liability requested by the member;

(5) we will not cancel the insurance policy of an individual member of the group except for nonpayment of premium, fraud or unless the insurance for the entire group is cancelled. We may cancel the motor vehicle insurance of an individual member for loss of registration or operators license by the individual member where such loss is for a period of one year or more;

(6) the employer, trade union, association or organization shall consist of no less than 25 members, at least 15 of whom are residents of the commonwealth.

(7) for group marketing plans in effect for 2 or more years, at least 35% of the group members are insured with us. (This requirement has been suspended by the Massachusetts legislature until December 31, 2010)

Data to be Kept

Separate data on the losses and expenses of each employer, trade union, association or organization so insured shall be maintained.

Group Marketing Plan Deviations for the First Three Years

The group marketing deviations in this filing are based on actual and expected reductions in acquisition and administrative expenses resulting from the group marketing technique for plans that have been in effect for less than three years or have less than 1,000 insured units. Such expenses include producer negotiated commissions, method of premium payment, reduced marketing and advertising costs, or loss adjustment expenses.

The group marketing deviations in this filing are based on actual and expected reductions in acquisition and administrative expenses resulting from the group marketing technique, as well as loss ratio differences for plans that have been in effect for at least three years and have more than 1000 insured units. For motor vehicle insurance, the loss ratio results are presented for annual statement lines of business 19.1 and 19.2 combined are shown separately for each group and the company as a whole (group and non-group). For homeowners policies, the loss ratio results are shown separately for each group and the company as a whole (group and non-group).

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Attachment "Auto Application Spreadsheet.XLS" is not a PDF document and cannot be reproduced here.

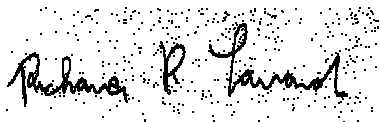
MASSACHUSETTS
GROUP MARKETING NEW/RENEWAL
AFFIDAVIT

Attached is the documentation required for the application for the listed Metropolitan Property and Casualty Insurance Company 2009 Group Marketing clients.

We have verified that it is the intention of each of the following clients to participate in the Group Marketing program within their organization for the year 2009 and have confirmed their participation to them in writing:

Merrimack Valley Hospital
Willis North America, Inc

You may contact any of our clients to verify information and confirm participation.

A handwritten signature in black ink, appearing to read "Richard P. Lonardo". The signature is written in a cursive style and is surrounded by a light, grainy texture, possibly a scan artifact or a watermark.

Richard P. Lonardo, FCAS
Vice President-Pricing