



ANNUAL STATEMENT
AS OF DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
METROPOLITAN GENERAL INSURANCE COMPANY

NAIC Group Code 0241 (Current) 0241 (Prior) NAIC Company Code 39950 Employer's ID Number 22-2342710

Organized under the Laws of Rhode Island State of Domicile or Port of Entry Rhode Island
Country of Domicile United States of America
Incorporated/Organized June 30, 1980
Statutory Home Office 700 Quaker Lane Warwick, RI 02886-6669
Main Administrative Office 700 Quaker Lane Warwick, RI 02886-6669
Mail Address 18210 Crane Nest Drive, 3rd Floor Tampa, FL 33647
Primary Location of Books and Records 700 Quaker Lane Warwick, RI 02886-6669
Internet Web Site Address www.metlife.com
Statutory Statement Contact Nicole Kolitsopoulos 813-983-4100
nsackedis@metlife.com 813-983-4404

OFFICERS

President INGRID ELIZABETH TOLENTINO Secretary STEPHANIE ELAINE DONCOV
Vice President and Chief Financial Officer GARY PAUL GLACKEN # Treasurer CHARLES PATRICK CONNERY

OTHER

ZULFI SHAFAT AHMED Sr. Vice President & Chief Information Security Officer
ROGER CARL ELDER Vice President and General Counsel
CHARLES SHERIDAN SCULLY Executive Vice President & Executive Investment Officer
CRAIG DAVID ROGERS # Contoller

DIRECTORS OR TRUSTEES

GARY PAUL GLACKEN # BRIAN JAMES JORGENSON # INGRID ELIZABETH TOLENTINO
UDAY SARMA TUMULURI

State of Ohio County of Cuyahoga } SS
State of New York County of Queens } SS
State of New Jersey County of Somerset } SS

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 there from for the period ended, and have been completed in accordance with the NAIC Quarterly 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.

Ingrid Elizabeth Tolentino INGRID ELIZABETH TOLENTINO President
Stephanie Elaine Doncov STEPHANIE ELAINE DONCOV Secretary
Gary Paul Glacken # GARY PAUL GLACKEN # Vice President and Chief Financial Officer

Subscribed and sworn to before me this 1st day of January, 2023. Notary for Tolentino
Subscribed and sworn to before me this 2nd day of February, 2023. Notary for Doncov
Subscribed and sworn to before me this 31st day of January, 2023. Notary for Glacken
Jennifer L. McKeegan, Attorney at Law Notary Public - State of Ohio My commission has no expiration date. R.C. §147.03
SUSAN MAY Notary Public - State of New York Reg. # 01MA6086282 Qualified in Queens County My Commission Expires May 21, 2023

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

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)	38,301,732		38,301,732	30,255,264
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$2,884,887, Schedule E - Part 1), cash equivalents (\$ 11,977,751, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	14,862,638		14,862,638	12,358,896
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities	423		423	
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	53,164,793		53,164,793	42,614,160
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	320,076		320,076	209,397
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	10,076,856	239,265	9,837,591	7,802,401
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	48,036,734		48,036,734	18,164,567
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				19,380
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	242,013		242,013	80,317
18.2 Net deferred tax asset	2,362,790	201,653	2,161,137	788,797
19. Guaranty funds receivable or on deposit	4,657		4,657	
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	15,363,047		15,363,047	4,640,606
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	129,570,966	440,918	129,130,048	74,319,625
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	129,570,966	440,918	129,130,048	74,319,625
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	12,608,695	7,730,328
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	178,273	1,982,355
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)	31,762	21,225
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,527,571	1,440,240
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 153 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	50,515,672	13,819,662
10. Advance premium	1,618,741	2,255,007
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	240,669	4,118,117
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	367,683	356
20. Derivatives		
21. Payable for securities	1,205	
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	2,303	12,886
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	70,092,574	31,380,176
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	70,092,574	31,380,176
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,800,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	22,573,499	23,373,499
35. Unassigned funds (surplus)	32,663,975	16,565,950
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	59,037,474	42,939,449
38. TOTALS (Page 2, Line 28, Col. 3)	129,130,048	74,319,625
DETAILS OF WRITE-INS		
2501. Unearned service charges		12,886
2502. Miscellaneous	2,303	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,303	12,886
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	130,787,850	67,560,280
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	56,880,037	25,655,759
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,636,289	250,544
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	55,178,540	32,338,272
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	114,694,866	58,244,575
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	16,092,984	9,315,705
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,278,968	875,677
10. Net realized capital gains (losses) less capital gains tax of \$ (33,021) (Exhibit of Capital Gains (Losses))	(124,221)	(81,538)
11. Net investment gain (loss) (Lines 9 + 10)	1,154,747	794,139
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 47,758)	(47,758)	(87,140)
13. Finance and service charges not included in premiums	3,047,360	302,346
14. Aggregate write-ins for miscellaneous income	39,906	51,804
15. Total other income (Lines 12 through 14)	3,039,508	267,010
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	20,287,239	10,376,854
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)	20,287,239	10,376,854
19. Federal and foreign income taxes incurred	5,586,565	2,838,726
20. Net income (Line 18 minus Line 19)(to Line 22)	14,700,674	7,538,128
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	42,939,449	34,906,119
22. Net income (from Line 20)	14,700,674	7,538,128
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (13,077)	(49,200)	
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,374,274	847,444
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	72,277	(352,242)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
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	800,000	
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	(800,000)	
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
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		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	16,098,025	8,033,330
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	59,037,474	42,939,449
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Restated quota share - dividends, write-offs, payment fees	39,906	51,804
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	39,906	51,804
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	130,872,963	52,000,752
2. Net investment income	1,290,536	999,831
3. Miscellaneous income	3,039,508	267,010
4. Total (Lines 1 through 3)	135,203,007	53,267,593
5. Benefit and loss related payments	53,786,372	6,574,443
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	54,721,618	30,779,456
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	5,715,240	3,214,896
10. Total (Lines 5 through 9)	114,223,230	40,568,795
11. Net cash from operations (Line 4 minus Line 10)	20,979,777	12,698,798
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,233,814	3,022,668
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	201	
12.7 Miscellaneous proceeds	1,205	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	14,235,220	3,022,668
13. Cost of investments acquired (long-term only):		
13.1 Bonds	22,622,250	
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	423	
13.7 Total investments acquired (Lines 13.1 to 13.6)	22,622,673	
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(8,387,452)	3,022,668
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		
16.6 Other cash provided (applied)	(10,088,583)	(4,906,301)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(10,088,583)	(4,906,301)
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)	2,503,742	10,815,165
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	12,358,896	1,543,732
19.2 End of period (Line 18 plus Line 19.1)	14,862,638	12,358,896

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire				
2.1 Allied lines				
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5.1 Commercial multiple peril (non-liability portion)				
5.2 Commercial multiple peril (liability portion)				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	69,545,440	9,016,065	42,550,504	36,011,001
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake				
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health	97,882,334	4,801,207	7,959,786	94,723,755
16. Workers' compensation				
17.1 Other liability - occurrence	56,087	2,390	5,383	53,094
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability.....				
19.3 Commercial auto no-fault (personal injury protection)				
19.4 Other commercial auto liability.....				
21.1 Private passenger auto physical damage				
21.2 Commercial auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	167,483,861	13,819,662	50,515,673	130,787,850
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					
2.1 Allied lines					
2.2 Multiple peril crop					
2.3 Federal flood					
2.4 Private crop					
2.5 Private flood					
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5.1 Commercial multiple peril (non-liability portion)					
5.2 Commercial multiple peril (liability portion)					
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	42,550,504				42,550,504
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake					
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health	7,959,786				7,959,786
16. Workers' compensation					
17.1 Other liability - occurrence	5,383				5,383
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability.....					
19.3 Commercial auto no-fault (personal injury protection)					
19.4 Other commercial auto liability.....					
21.1 Private passenger auto physical damage					
21.2 Commercial auto physical damage					
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	50,515,673				50,515,673
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					50,515,673
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire						
2.1 Allied lines						
2.2 Multiple peril crop						
2.3 Federal flood						
2.4 Private crop						
2.5 Private flood						
3. Farmowners multiple peril						
4. Homeowners multiple peril	(3,826)				(3,826)	
5.1 Commercial multiple peril (non-liability portion)						
5.2 Commercial multiple peril (liability portion)						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	69,545,420				(20)	69,545,440
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group						
14. Credit accident and health (group and individual)						
15.1 Vision only						
15.2 Dental only						
15.3 Disability income						
15.4 Medicare supplement						
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health	48,825,154		49,057,180			97,882,334
16. Workers' compensation						
17.1 Other liability - occurrence	28,501		27,586			56,087
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1 Private passenger auto no-fault (personal injury protection)	(442)				(442)	
19.2 Other private passenger auto liability	40,614				40,614	
19.3 Commercial auto no-fault (personal injury protection)						
19.4 Other commercial auto liability						
21.1 Private passenger auto physical damage	81,299				81,299	
21.2 Commercial auto physical damage						
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	118,516,720		49,084,766		117,625	167,483,861
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(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 \$

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

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								
2.1 Allied lines								
2.2 Multiple peril crop								
2.3 Federal flood								
2.4 Private crop								
2.5 Private flood								
3. Farmowners multiple peril								
4. Homeowners multiple peril	1,233,166			1,233,166				
5.1 Commercial multiple peril (non-liability portion)								
5.2 Commercial multiple peril (liability portion)								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine	28,356,179			28,356,179	4,141,978	302,515	32,195,642	89.4
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group								
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income								
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicare Title XVIII								
15.7 Long-term care								
15.8 Federal employees health benefits plan								
15.9 Other health	5,284,921	18,352,895		23,637,816	8,463,027	7,425,901	24,674,942	26.0
16. Workers' compensation								
17.1 Other liability - occurrence	460	7,215		7,675	3,690	1,912	9,453	17.8
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence								
18.2 Products liability - claims-made								
19.1 Private passenger auto no-fault (personal injury protection)	308,507			308,507				
19.2 Other private passenger auto liability	2,885,427			2,885,427				
19.3 Commercial auto no-fault (personal injury protection)								
19.4 Other commercial auto liability								
21.1 Private passenger auto physical damage	1,772,643			1,772,643				
21.2 Commercial auto physical damage								
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	39,841,303	18,360,110	6,199,743	52,001,670	12,608,695	7,730,328	56,880,037	43.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

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 Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire									
2.1 Allied lines									
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril									
4. Homeowners multiple peril	31,195		31,195		15,271		15,271		
5.1 Commercial multiple peril (non-liability portion)									
5.2 Commercial multiple peril (liability portion)									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine					4,142,004		26	4,141,978	
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health	4,337,456	4,125,571		8,463,027				8,463,027	
16. Workers' compensation									
17.1 Other liability - occurrence	2,516		1,174	3,690				3,690	
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1 Private passenger auto no-fault (personal injury protection)	707,271		707,271		452,449		452,449		
19.2 Other private passenger auto liability	3,143,487		3,143,487		1,036,700		1,036,700		
19.3 Commercial auto no-fault (personal injury protection)									
19.4 Other commercial auto liability									
21.1 Private passenger auto physical damage	42,792		42,792		117,730		117,730		
21.2 Commercial auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	8,264,717	4,126,745	3,924,745	8,466,717	5,764,154		1,622,176	12,608,695	
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	2,845,389			2,845,389
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	209,100			209,100
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	2,636,289			2,636,289
2. Commission and brokerage:				
2.1 Direct excluding contingent		8,580,614		8,580,614
2.2 Reinsurance assumed, excluding contingent		12,414,831		12,414,831
2.3 Reinsurance ceded, excluding contingent				
2.4 Contingent - direct		(69,588)		(69,588)
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		1,024,306		1,024,306
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..		19,901,551		19,901,551
3. Allowances to managers and agents				
4. Advertising		463,646		463,646
5. Boards, bureaus and associations				
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries		11,926,425	16,708	11,943,133
8.2 Payroll taxes		847,344	1,003	848,347
9. Employee relations and welfare		1,991,053	1,477	1,992,530
10. Insurance				
11. Directors' fees				
12. Travel and travel items		321,190	343	321,533
13. Rent and rent items		169,725	2,720	172,445
14. Equipment		224,146	551	224,697
15. Cost or depreciation of EDP equipment and software		7,459,483	1,330	7,460,813
16. Printing and stationery		13,636	293	13,929
17. Postage, telephone and telegraph, exchange and express		417,462	879	418,341
18. Legal and auditing		22,134	1,214	23,348
19. Totals (Lines 3 to 18)		23,856,244	26,518	23,882,762
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		3,341,209		3,341,209
20.2 Insurance department licenses and fees		150,916		150,916
20.3 Gross guaranty association assessments		7,145		7,145
20.4 All other (excluding federal and foreign income and real estate)		129,588		129,588
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		3,628,858		3,628,858
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses		7,791,887	3,356	7,795,243
25. Total expenses incurred	2,636,289	55,178,540	29,874	57,844,703 (a)
26. Less unpaid expenses - current year		4,559,333		4,559,333
27. Add unpaid expenses - prior year		1,461,465		1,461,465
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,636,289	52,080,672	29,874	54,746,835
DETAILS OF WRITE-INS				
2401. Miscellaneous expenses		7,791,887	3,356	7,795,243
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)		7,791,887	3,356	7,795,243

(a) Includes management fees of \$ 6,154,439 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 122,799	160,929
1.1 Bonds exempt from U.S. tax	(a) 440,434	422,077
1.2 Other bonds (unaffiliated)	(a) 576,477	667,382
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) 52,823	52,823
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	5,630	5,630
10. Total gross investment income	1,198,163	1,308,841
11. Investment expenses		(g) 29,874
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)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		29,874
17. Net investment income (Line 10 minus Line 16)		1,278,967
DETAILS OF WRITE-INS		
0901. Miscellaneous	5,630	5,630
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	5,630	5,630
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 39,255 accrual of discount less \$ 161,503 amortization of premium and less \$ 72,047 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 52,823 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(126,582)		(126,582)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(30,861)		(30,861)	(62,277)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	201		201		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(157,242)		(157,242)	(62,277)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	239,265	37,876	(201,389)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..		11,563	11,563
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	201,653	186,642	(15,011)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets		277,113	277,113
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	440,918	513,194	72,276
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	440,918	513,194	72,276
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid expenses		256,290	256,290
2502. Miscellaneous		20,823	20,823
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		277,113	277,113

NOTES TO THE FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of Metropolitan General Insurance Company (the “Company”) 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 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:

	SSAP Number ⁽¹⁾	Financial Statement Page	Financial Statement Line Number	For the Year Ended December 31, 2022	For the Year Ended December 31, 2021
Net income, RI SAP				\$ 14,700,674	\$ 7,538,128
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Net income, NAIC SAP				\$ 14,700,674	\$ 7,538,128
				December 31, 2022	December 31, 2021
Statutory capital and surplus, RI SAP				\$ 59,037,474	\$ 42,939,449
State prescribed practices: NONE				—	—
State permitted practices: NONE				—	—
Statutory capital and surplus, NAIC SAP				\$ 59,037,474	\$ 42,939,449

⁽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. 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 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 amortized cost or fair value. Perpetual preferred stocks are generally stated at fair value. Mandatory convertible preferred stocks are stated at fair value, not to exceed any currently effective call price, prior to conversion.
- (5) Mortgage loans on real estate are principally stated at amortized cost, net of valuation allowances.
- (6) Mortgage-backed bonds, included in bonds, are generally stated at amortized cost using the scientific method unless they have a NAIC rating designation of 3, 4, 5, or 6, which are stated at the lower of amortized cost or fair

NOTES TO THE FINANCIAL STATEMENTS

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, 2022 is reported net of estimated salvage and subrogation recoverable.
- (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 2022 did not have a material impact on the Company’s financial statements.

On August 16, 2022, President Biden signed into law the Inflation Reduction Act (“Inflation Act”), which included a number of tax related provisions including (i) a 15-percent book minimum tax (“CAMT”) on “adjusted financial statement income” of applicable corporations and (ii) a 1-percent excise tax on certain corporate stock buybacks. The Inflation Act and CAMT are effective for tax years beginning after 2022. On December 13, 2022, the NAIC adopted revisions to interpretive accounting guidance in response to the Inflation Act. The guidance modified the name of the interpretation to Interpretation (“INT”) 22-02: *Third Quarter 2022 through First Quarter 2023 Reporting of the Inflation Reduction Act – Corporate Alternative Minimum Tax*; clarified the required disclosures for third quarter 2022 through first quarter 2023 reporting; adopted additional disclosures; and extended the nullification date to June 15, 2023. The Company has provided all required disclosures.

NOTES TO THE 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 2022 and 2021.

B. Statutory Merger

The Company had no statutory mergers during 2022 and 2021.

C. Impairment Loss

The Company had no recognized impairment losses during 2022 and 2021.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

The Company had no goodwill during 2022 and 2021.

4. Discontinued Operations

The Company had no discontinued operations during 2022 and 2021.

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

The Company did not have any mortgage loans, including Mezzanine real estate loans, in 2022 and 2021.

B. Debt Restructuring

The Company did not have any restructured debt in which the Company was a creditor in 2022 and 2021.

C. Reverse Mortgages

The Company did not have any reverse mortgages in 2022 and 2021.

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, 2022

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, 2022.

(3) As of December 31, 2022, the Company has not recognized any OTTI on its loan-backed securities based on cash flow analysis.

(4) At December 31, 2022, 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		1,123,743
	2. 12 Months or Longer	\$	—
b.	The aggregate related fair value of securities with unrealized losses:		
	1. Less than 12 Months		8,609,226
	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

NOTES TO THE FINANCIAL STATEMENTS

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 2022 and 2021.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing in 2022 and 2021.

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 2022 and 2021.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale in 2022 and 2021.

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 2022 and 2021.

J. Real Estate

The Company did not have real estate investments or real estate held for sale in 2022 and 2021.

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

The Company did not have investments in LIHTC in 2022 and 2021.

NOTES TO THE FINANCIAL STATEMENTS

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	
	2022										(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)	2022 (1 plus 3)	2021	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	4,500,593	—	—	—	4,500,593	4,039,373	461,220	—	4,500,593	3.47	3.49	
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	\$ 4,500,593	\$ —	\$ —	\$ —	\$ 4,500,593	\$ 4,039,373	\$ 461,220	\$ —	\$ 4,500,593	3.47 %	3.49 %	

(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 2022 and 2021.

(4) The Company did not have any collateral received and reported as assets in 2022 and 2021.

M. Working Capital Finance Investments

The Company had no working capital finance investments in 2022 and 2021.

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.

O. 5GI Securities

The Company did not hold any investments with a 5GI NAIC designation in 2022 and 2021.

NOTES TO THE FINANCIAL STATEMENTS

P. Short Sales

(1) The Company did not have any unsettled short sale transactions outstanding as of December 31, 2022.

(2) The Company did not have any settled short sale transactions during the year ended December 31, 2022.

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 or tender offer feature, during the year ended December 31, 2022.

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company did not invest in cash pools during the year ended December 31, 2022.

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 2022 and 2021.

8. Derivative Instruments

The Company did not utilize derivative instruments in 2022 and 2021.

9. Income Taxes

The Company has not determined as of December 31, 2022 if they will be subject to CAMT in 2023. The financial statements do not include the estimated impact of the CAMT, because a reasonable estimate cannot be made. The MetLife consolidated U.S. Federal tax return filing group, of which the Company is a member, meets the average "adjusted financial statement income" threshold and is expected to be required to perform CAMT calculations in 2023.

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

		December 31, 2022		
		Ordinary	Capital	Total
1a	Gross DTAs	\$ 2,362,790	\$ —	\$ 2,362,790
1b	Statutory valuation allowance adjustments	—	—	—
1c	Adjusted Gross DTAs	2,362,790	—	2,362,790
1d	DTAs nonadmitted	(201,653)	—	(201,653)
1e	Subtotal net admitted DTAs	2,161,137	—	2,161,137
1f	DTLs	—	—	—
1g	Net admitted DTAs/(Net DTLs)	<u>\$ 2,161,137</u>	<u>\$ —</u>	<u>\$ 2,161,137</u>
		December 31, 2021		
		Ordinary	Capital	Total
1a	Gross DTAs	\$ 975,439	\$ —	\$ 975,439
1b	Statutory valuation allowance adjustments	—	—	—
1c	Adjusted Gross DTAs	975,439	—	975,439
1d	DTAs nonadmitted	(186,642)	—	(186,642)
1e	Subtotal net admitted DTAs	788,797	—	788,797
1f	DTLs	—	—	—
1g	Net admitted DTAs/(Net DTLs)	<u>\$ 788,797</u>	<u>\$ —</u>	<u>\$ 788,797</u>

NOTES TO THE FINANCIAL STATEMENTS

		Change		
		Ordinary	Capital	Total
1a	Gross DTAs	\$ 1,387,351	\$ —	\$ 1,387,351
1b	Statutory valuation allowance adjustments	—	—	—
1c	Adjusted Gross DTAs	1,387,351	—	1,387,351
1d	DTAs nonadmitted	(15,011)	—	(15,011)
1e	Subtotal net admitted DTAs	1,372,340	—	1,372,340
1f	DTLs	—	—	—
1g	Net admitted DTAs/(Net DTLs)	<u>\$ 1,372,340</u>	<u>\$ —</u>	<u>\$ 1,372,340</u>

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

		December 31, 2022		
		Ordinary	Capital	Total
2a	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 1,440,759	\$ —	\$ 1,440,759
2b	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)	720,378	—	720,378
2b1	1. Adjusted gross DTA expected to be realized following the balance sheet date	720,378	—	720,378
2b2	2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	8,531,451
2c	Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	—	—	—
2d	DTA admitted as the result of application of SSAP 101 total	<u>\$ 2,161,137</u>	<u>\$ —</u>	<u>\$ 2,161,137</u>

		December 31, 2021		
		Ordinary	Capital	Total
2a	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 525,865	\$ —	\$ 525,865
2b	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)	262,932	—	262,932
	1. Adjusted gross DTA expected to be realized following the balance sheet date	262,932	—	262,932
	2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	6,322,598
2c	Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	—	—	—
2d	DTA admitted as the result of application of SSAP 101 total	<u>\$ 788,797</u>	<u>\$ —</u>	<u>\$ 788,797</u>

		Change		
		Ordinary	Capital	Total
2a	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 914,894	\$ —	\$ 914,894
2b	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)	457,446	—	457,446
	1. Adjusted gross DTA expected to be realized following the balance sheet date	457,446	—	457,446
	2. Adjusted gross DTA allowed per limitation threshold	XXX	XXX	2,208,853
2c	Adjusted gross DTA (excluding the amount of DTA from above) offset by gross DTL	—	—	—
2d	DTA admitted as the result of application of SSAP 101 total	<u>\$ 1,372,340</u>	<u>\$ —</u>	<u>\$ 1,372,340</u>

		December 31, 2022	December 31, 2021
3a	RBC percentage used to determine recovery period and threshold limitation amount	438 %	801 %
3b	Amount of total adjusted capital used to determine recovery period and threshold limitation	\$ 56,876,337	\$ 42,150,652

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

NOTES TO THE FINANCIAL STATEMENTS

B. All DTLs were recognized as of December 31, 2022 and 2021.

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

	December 31, 2022	December 31, 2021	Change
Current income tax:			
1a Federal	\$ 5,586,565	\$ 2,838,726	\$ 2,747,839
1b Foreign	—	—	—
1c Subtotal (1a+1b)	5,586,565	2,838,726	2,747,839
1d Federal income tax on net capital gains/(losses)	(33,021)	81,540	(114,561)
1e Utilization of capital loss carryforwards	—	—	—
1f Other	—	—	—
1g Federal and foreign income taxes incurred (1c+1d+1e+1f)	<u>\$ 5,553,544</u>	<u>\$ 2,920,266</u>	<u>\$ 2,633,278</u>

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

	December 31, 2022	December 31, 2021	Change
DTAs:			
2a-2i Ordinary:			
2a1 Discounting of unpaid losses	\$ —	\$ —	\$ —
2a2 Unearned premium reserve	2,041,781	675,136	1,366,645
2a3 Policyholder reserves	70,456	45,085	25,371
2a4 Investments	201,652	187,987	13,665
2a5 Deferred acquisition costs	—	—	—
2a6 Policyholder dividends accrual	—	—	—
2a7 Fixed assets	—	—	—
2a8 Compensation and benefits accrual	—	—	—
2a9 Pension accrual	—	—	—
2a10 Receivables - nonadmitted	—	—	—
2a11 Net operating loss carryforward	—	—	—
2a12 Tax credit carryforwards	—	—	—
2a13 Other	48,901	67,231	(18,330)
2a99 Subtotal (sum of 2a1 through 2a13)	2,362,790	975,439	1,387,351
2b Statutory valuation allowance adjustment	—	—	—
2c Nonadmitted	(201,653)	(186,642)	(15,011)
2d Admitted ordinary DTAs	2,161,137	788,797	1,372,340
Capital:			
2e1 Investments	—	—	—
2e2 Net capital loss carryforward	—	—	—
2e3 Real estate	—	—	—
2e4 Other	—	—	—
Investments in consolidated subsidiaries	—	—	—
Mutual funds trading at fair value	—	—	—
Other assets	—	—	—
Securities lending payable	—	—	—
Unrealized capital gains (losses)	—	—	—
Other not listed above	—	—	—
Other not listed above	—	—	—
2e99 Subtotal (2e1 +2e2 +2e3 +2e4)	—	—	—
2f Statutory valuation allowance adjustment	—	—	—
2g Nonadmitted	—	—	—
2h Admitted capital DTAs	—	—	—
2i Admitted DTAs	<u>\$ 2,161,137</u>	<u>\$ 788,797</u>	<u>\$ 1,372,340</u>

NOTES TO THE FINANCIAL STATEMENTS

		December 31, 2022	December 31, 2021	Change
DTLs:				
Ordinary:				
3a1	Investments	\$ —	\$ —	\$ —
3a2	Fixed assets	—	—	—
3a3	Deferred and uncollected premiums	—	—	—
3a4	Policyholder reserves	—	—	—
3a5	Other	—	—	—
3a99	Subtotal (3a1 +3a2 +3a3 +3a4 +3a5)	—	—	—
Capital:				
3b1	Investments	—	—	—
3b2	Real estate	—	—	—
3b3	Other	—	—	—
3b99	Subtotal (3b1 +3b2 +3b3)	—	—	—
3c	DTLs	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
4	Net DTAs/(DTLs)	<u>\$ 2,161,137</u>	<u>\$ 788,797</u>	\$ 1,372,340
Change in nonadmitted DTAs				15,011
Tax effect of unrealized gains (losses)				(13,078)
Prior years adjustment in surplus				—
Change in net DTAs				<u>\$ 1,374,273</u>

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

	<u>December 31, 2022</u>
Net income, before net realized capital gains (losses), after dividends to policyholders and before all other Federal and foreign income taxes @ 21%	4,286,407
Net realized capital gains (losses) @ 21%	(33,021)
Tax effect of:	
Penalties	768
Change in nonadmitted assets	18,330
Prior years adjustment and accruals	(26,778)
Tax exempt income	(66,435)
Total statutory income taxes (benefit)	<u>\$ 4,179,271</u>
Federal and foreign income taxes incurred including tax on realized capital gains	\$ 5,553,544
Change in net DTAs	(1,374,273)
Total statutory income taxes (benefit)	<u>\$ 4,179,271</u>

- E. (1) As of December 31, 2022, the Company had no net operating loss, net capital loss or tax credit carryforwards.
- (2) As of December 31, 2022, the Company has Federal income taxes available for recoupment in the event of future net losses:

Year	Amount	Capital
2022	\$ 1,300,000	\$ —
2021	1,028,000	—
	<u>\$ 2,328,000</u>	<u>\$ —</u>

- (3) The Company had no deposits under Section 6603 of the Internal Revenue Code (“IRC”) during 2022.

NOTES TO THE FINANCIAL STATEMENTS

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

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

23rd Street Investments, Inc.	MetLife Tower Resources Group, Inc.
American Life Insurance Company	MetLife, Inc.
Block Vision Holdings Corporation	Metropolitan General Insurance Company
Block Vision of Texas, Inc.	Metropolitan Life Insurance Company ("MLIC")
Borderland Investments, Ltd.	Metropolitan Tower Life Insurance Company
Cova Life Management Company	MIM CM Syndicator LLC
Davis Vision IPA, Inc.	Missouri Reinsurance, Inc.
Davis Vision, Inc.	Newbury Insurance Company Limited
Delaware American Life Insurance Company	Park Tower REIT, Inc.
International Technical and Advisory Services, Ltd.	SafeGuard Health Enterprises, Inc.
MEC Health Care, Inc.	SafeGuard Health Plans, Inc. (CA)
MetLife Assignment Company, Inc.	SafeGuard Health Plans, Inc. (FL)
MetLife Consumer Services, Inc.	SafeGuard Health Plans, Inc. (TX)
MetLife Credit Corp.	SafeHealth Life Insurance Company
MetLife Digital Ventures, Inc.	Superior Procurement, Inc.
MetLife Funding, Inc. ("MetLife Funding")	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. ("MetLife Group")	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	Transmountain Land & Livestock Company
MetLife Insurance Brokerage, Inc.	UVC Independent Practice Association, Inc.
MetLife Investment Management Holdings, LLC	Versant Health Consolidations Corp.
MetLife Investors Distribution Company	Versant Health Holdco, Inc.
MetLife Legal Plans of Florida, Inc.	Versant Health, Inc.
MetLife Legal Plans, Inc. ("MLP")	Vision 21 Managed Eye Care of Tampa Bay, Inc.
MetLife Pet Insurance Solutions, LLC ("MPIS")	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

- (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, 2022, the Company had no liability for unrecognized tax benefits.

H. Repatriation Transition Tax

As of December 31, 2022, the Company had no liability for Repatriation Transition Tax.

I. Alternative Minimum Tax Credit

As of December 31, 2022, the Company had no Alternative Minimum Tax.

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

- A-B. As of April 7, 2021, MetLife sold Metropolitan Property and Casualty Insurance Company ("MPC") and certain of its subsidiaries to Farmers Group, Inc. ("Farmers Group") as described in Note 21A, all of the Company’s common stock transferred ownership from MPC to MetLife. Subsequent to sale, MPC changed its name to Farmers Property and Casualty Insurance Company ("FPC").

The Company did not make any distributions in 2022 and 2021.

- C. The Company does not have any material related party transactions that are not included in Schedule Y.

NOTES TO THE FINANCIAL STATEMENTS

- D. The Company has receivables and payables with affiliates for services necessary to conduct its business. Receivables are expected to be settled within 90 days. Receivables from affiliates totaled \$15,363,047 and \$4,640,606 at December 31, 2022 and 2021, respectively, none of which were nonadmitted. Payables to affiliates totaled \$367,683 and \$356 at December 31, 2022 and 2021, respectively.
- E. The Company is party to a Master Services and Facilities Agreement (“MSFA”) with an affiliated services entity, MetLife Services and Solutions, LLC, 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 Metropolitan Life Insurance Company and a global services agreement with MSS.

The MSS MSFA, MIM IMA, MLIC Master Service Agreement, and a global services agreement with MSS are enterprise service agreements. Under these agreements, generally, personnel, facilities, equipment and services may be requested by the Company as deemed necessary for its business and investment operations. All of these agreements, excluding the MIM IMA under which the Company is charged a market-based fee, 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. The Company is also party to Master Services Agreements with affiliates MLP and MPIS under which MLP and MPIS render certain administrative and claims administration services in support of the Company’s legal insurance and pet insurance business, respectively, in exchange for a stated fee.

- 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 MetLife. 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, 2022.
- 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, 2022.
- 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, 2022.
- 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, 2022, 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 \$3,800 per share par value.

In 2022, with the permission of the State of Rhode Island, 800,000 thousand was transferred from gross paid in and contributed surplus to common capital stock to comply with local regulatory capital requirements.

- B. The Company has no preferred stock.
- C. Under the Rhode Island Insurance Code, the Company is permitted without prior insurance regulatory clearance, to pay a stockholder dividend as long as the aggregate amount of all such dividends in any 12 month period does not exceed the lesser of: (i) 10% of its surplus to policyholders as of the end of the immediately preceding calendar year,

NOTES TO THE FINANCIAL STATEMENTS

or (ii) net income, not including realized capital gains, for the immediately preceding calendar year, not including pro rata distributions of the Company's own securities. In determining whether a dividend is extraordinary, the Company may include carry forward net income from the previous two calendar years, excluding realized capital gains less dividends paid in the second and immediately preceding calendar year. The Company will be permitted to pay a stockholder dividend 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 Department, and the Department does not disapprove the distribution or has approved within 30 days of its filing. Under the Rhode Island Insurance Code, the Department 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. Based on amounts at December 31, 2022, the Company could pay MetLife a stockholder dividend of \$5,903,747 in 2023 without prior approval of the Department.

- D. The Company did not pay a dividend during 2022 and 2021.
- 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 Company had no portion of unassigned funds (surplus) represented by cumulative unrealized gains (losses) at December 31, 2022.
- 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, 2022, the Company did not have any contingent commitments.

NOTES TO THE FINANCIAL STATEMENTS

- (2) At December 31, 2022, the Company was obligor under the following guarantees, indemnities and support obligations:

(1)	(2)	(3)	(4)	(5)
Nature and circumstances of guarantee and key attributes, including date and duration of agreement.	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R).(1)	Ultimate financial statement impact if action under the guarantee is required.	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
In the normal course of its business, the Company has provided certain indemnities, guarantees and commitments to third parties such that it may be required to make payments now or in the future. In the context of acquisition, disposition, investment and other transactions, the Company has provided indemnities and guarantees, including those related to tax, environmental and other specific liabilities and other indemnities and guarantees that are triggered by, among other things, breaches of representations, warranties or covenants provided by the Company.	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 indemnities.
The Company indemnifies its officers and directors 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 indemnifies its agents for liabilities incurred as a result of their representation of the Company's interests.	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, 2022, the Company's aggregate compilation of guarantee obligations was \$0.

B. Assessments

- (1) As of December 31, 2022, the Company had a \$0 liability for retrospective premium-based guaranty fund assessments and a \$4,657 asset for the related premium tax offset. As of December 31, 2021, the Company had a \$0 liability for retrospective premium-based guaranty fund assessments and a \$1,770 asset for the related premium tax offset. The periods over which the guaranty fund assessments are expected to be paid and the related premium tax offsets are expected to be realized are unknown at this time.
- (2) The change in the guaranty asset balance summarized below reflects estimated 2022 premium tax offsets used and revised estimated premium tax offsets for accrued liabilities.

Assets Recognized from Paid and Accrued Premium Tax Offsets	
a. Balance as of December 31, 2021	\$ 1,770
b. Decreases current year:	—
c. Increases current year:	
Est. premium tax offset - Other	2,887
d. Balance as of December 31, 2022	<u>\$ 4,657</u>

C. Gain Contingencies

The Company did not recognize any gain contingencies during 2022 and 2021.

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	\$894

NOTES TO THE FINANCIAL STATEMENTS

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

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.

Litigation

Various litigation, claims and assessments against the Company, in addition to 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, investment advisor 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.

15. Leases

The Company did not participate in leasing arrangements during 2022 and 2021.

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

As of December 31, 2022 and 2021, 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 2022 and 2021.

B. Transfer and Servicing of Financial Assets

The Company did not participate in the transfer or servicing of financial assets during 2022 and 2021.

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, 2022.

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.

NOTES TO THE FINANCIAL STATEMENTS

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

No significant change.

20. Fair Value Measurement

- A. At December 31, 2022, the Company's Statutory Statements of Assets, Liabilities, Surplus and Other Funds had no financial assets and liabilities measured and reported at estimated fair value or net asset value ("NAV").
- B. The Company provides no other fair value information.
- C. Estimated Fair Value of All Financial Instruments

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

December 31, 2022							
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	NAV	Not Practicable (Carrying Value)
Assets							
Bonds	\$ 35,517,325	\$ 38,301,732	\$ 4,357,174	\$ 31,160,151	\$ —	\$ —	\$ —
Cash, cash equivalents and short-term investments	14,867,715	14,862,638	14,867,715	—	—	—	—
Investment income due and accrued	320,076	320,076	—	320,076	—	—	—
Receivable for securities	423	423	423	—	—	—	—
Total assets	<u>\$ 50,705,116</u>	<u>\$ 53,484,446</u>	<u>\$ 19,224,889</u>	<u>\$ 31,480,227</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
December 31, 2021							
	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	NAV	Not Practicable (Carrying Value)
Assets							
Bonds	\$ 31,577,377	\$ 30,255,264	\$ 12,253,927	\$ 19,323,450	\$ —	\$ —	\$ —
Cash, cash equivalents and short-term investments	12,358,880	12,358,896	12,358,880	—	—	—	—
Investment income due and accrued	209,397	209,397	—	209,397	—	—	—
Total assets	<u>\$ 44,145,654</u>	<u>\$ 42,823,557</u>	<u>\$ 24,612,807</u>	<u>\$ 19,532,847</u>	<u>\$ —</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 corroborated by observable market data for substantially the full term of the assets or liabilities. Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of the assets and liabilities. Unobservable inputs reflect the reporting entity's own assumptions about the assumptions that market participants would use in pricing the asset or liability.

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

NOTES TO THE FINANCIAL STATEMENTS

Bonds, Cash, Cash Equivalents and Short-term Investments

When available, the estimated fair value for bonds, including loan-backed securities, cash equivalents and short-term investments, are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1, are the most liquid of the Company's securities holdings and valuation of these securities does not involve management's judgment.

When quoted prices in active markets are not available, the determination of estimated fair value is based on market standard valuation methodologies, giving priority to observable inputs. The significant inputs to the market standard valuation methodologies for certain types of securities with reasonable levels of price transparency are inputs that are observable in the market or can be derived principally from or corroborated by observable market data. Generally, these investments are classified in Level 2.

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

The 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, 2022, 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, 2022.

21. Other Items

A. Unusual or Infrequent Items

- (1) On April 7, 2021, MetLife sold MPC and certain of its subsidiaries to Farmers Group for \$3.9 billion in cash.

B. Troubled Debt Restructuring

The Company did not have troubled debt restructuring during 2022 and 2021.

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.

- (2) The Company contributed \$5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2022.

- (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 2022 and 2021.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any state transferable and non-transferable tax credits during 2022 and 2021.

F. Subprime Mortgage Related Risk Exposure

The Company had no direct exposure through investments in subprime loans during 2022 and 2021.

NOTES TO THE FINANCIAL STATEMENTS

G. Insurance-Linked Securities Contracts

The Company did not engage in any transactions involving insurance-linked securities during 2022 and 2021.

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 2022.

22. Events Subsequent

The Company has evaluated events subsequent to December 31, 2022 through February 27, 2023, 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.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

Effective April 1, 2021, the Company's participation in the Restated Quota Share Reinsurance Agreement was terminated with FPC and was replaced by a Covered Business Reinsurance Agreement, whereby the Company cedes to FPC, (i) the property and casualty insurance business written by the Company other than certain non-covered products in-force as of the effective date of the treaty and (ii) any of the Company's property and casualty business sold or renewed by the Company after the closing until such business can be written on Farmers Group's paper but for no longer than eighteen months from the effective date of the treaty. Due to this agreement, the Company has unsecured aggregate recoverable losses, paid and unpaid including incurred but not reported, loss adjustment expenses, unearned premiums and contingent commissions in the amount of \$13,802,086 as of December 31, 2022.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute during 2022 and 2021.

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	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. All Other	—	—	153	—	(153)	—
c. Total	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 153</u>	<u>\$ —</u>	<u>\$ (153)</u>	<u>\$ —</u>
d. Direct Unearned Premium Reserves:			\$ 153			

(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	\$ 69,588	\$ —	\$ 69,588	\$ —
b. Sliding Scale Adjustments	—	—	—	—
c. Other Profit Commission Arrangements	—	—	—	—
d. Total	<u>\$ 69,588</u>	<u>\$ —</u>	<u>\$ 69,588</u>	<u>\$ —</u>

D. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance during 2022 and 2021.

E. Commutation of Ceded Reinsurance

The Company did not commute any ceded reinsurance during 2022 and 2021.

F. Retroactive Reinsurance

The Company did not have any retroactive reinsurance during 2022 and 2021.

G. Reinsurance Accounted for as a Deposit

The Company did not have any reinsurance accounted for as a deposit during 2022 and 2021.

NOTES TO THE FINANCIAL STATEMENTS

H. Transfer of Property and Casualty Run-off Agreements

The Company did not transfer any property and casualty run-off agreements during 2022 and 2021.

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 2022.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company did not have any reinsurance agreements qualifying for reinsurer aggregation during 2022.

K. Reinsurance Credit

The Company did not have any reinsurance contracts covering health business during 2022.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company had no retrospectively rated contracts nor contracts subject to redetermination as of December 31, 2022. In addition, the Company has no paid or payable medical loss ratio rebates and is not subject to the risk sharing provision of the Affordable Care Act.

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. Reserves as of December 31, 2021 were \$7,730,328. As of December 31, 2022, \$6,930,320 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$381,051 as a result of re-estimation of unpaid claims and claims adjustment expenses. Therefore, there has been a \$418,957 favorable prior year development from December 31, 2021 to December 31, 2022. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses during the year ended December 31, 2022.

26. Intercompany Pooling Arrangements

The Company did not participate in any intercompany pooling arrangements during 2022 and 2021.

Restated Quota Share Reinsurance Treaty

On April 7, 2021, the Company's participation in the Restated Quota Share Reinsurance Treaty was terminated and replaced by a Covered Business Reinsurance Agreement, effective April 1, 2021, whereby the Company cedes to FPC (i) the property and casualty insurance business written by the Company other than certain non-covered products in-force as of the effective date of the treaty and (ii) any of the Company's property and casualty business sold or renewed by the Company after the closing until such business can be written on FPC's paper but for no longer than eighteen months from the effective date of the treaty.

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, Small Commercial Property, and Personal and Small Commercial Automobile Physical Damage
Casualty Excess of Loss	Personal Liability including Automobile, Homeowners and Personal Umbrella Liability, Small Commercial Liability including Automobile and Business Owners Liability
Property Per Risk	Business classified by the Company as Personal Property and Small Commercial Property
Mandatory Pools	Business transacted through Virginia FAIR Plan

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.

27. Structured Settlements

- A. The Company had no loss reserves eliminated by annuities, nor was the Company contingently liable for such amounts.

NOTES TO THE FINANCIAL STATEMENTS

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

28. Health Care Receivables

The Company had no health care receivables during the years 2022, 2021 and 2020.

29. Participating Policies

The Company had no participating policies as of December 31, 2022 and 2021.

30. Premium Deficiency Reserves

As of December 31, 2022, 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 is not exposed to asbestos and/or environmental claims.

34. Subscriber Savings Accounts

The Company is not a reciprocal insurance company.

35. Multiple Peril Crop Insurance

As of December 31, 2022, the Company did not have any multiple peril crop contracts.

36. Financial Guaranty Insurance

As of December 31, 2022, the Company did not have any financial guaranty contracts.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Rhode Island
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1099219
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2020
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/11/2022
- 3.4 By what department or departments?
Rhode Island Insurance Division / Department of Business Regulation
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
MetLife Investment Management, LLC	Whippany, NJ				YES...
MetLife Investors Distribution Company	New York, NY				YES...
MetLife Investment Securities, LLC	Whippany, NJ				YES...
Affirmative Investment Management	London, UK				YES...

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche, LLP 695 East Main Street, Stamford, CT 06901-2150
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 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?
Chris Tait, FCAS, MAAA, Milliman Inc., 801 Cassatt Road, Suite 111, Berwyn, PA 19312 – Consulting Actuary
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 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 [X]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
- 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).
MetLife issued its revised Code of Business Ethics in November 2022. The updated content aligns with changes to internal policies related to speaking up, treating customers fairly, protecting the privacy rights of our customers and employees, and personal trading.
- 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).
.....

GENERAL INTERROGATORIES

- 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 subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [] No [X]

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.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 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.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 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 \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....

INVESTMENT

- 25.01 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 25.03)..... Yes [X] No []

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information relating thereto
.....
- 25.03 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)
The Company does not have a security lending program.
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 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]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 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]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page. \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 4,500,593
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....
.....

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

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? . Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- 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 Guideline 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 that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 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]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []
- 29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JPMorgan Chase & Co	4 MetroTech Center, 6th Floor, Brooklyn, NY 11245
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

GENERAL INTERROGATORIES

29.02 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)
.....
.....
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....

29.05 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.....
.....
.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 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	EAU07208FCR1S0XGYJ21	SEC	DS.....
.....
.....

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
30.2999 - Total		

30.3 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
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company
GENERAL INTERROGATORIES

31. 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 (+)
31.1 Bonds	50,279,483	47,500,153	(2,779,330)
31.2 Preferred stocks			
31.3 Totals	50,279,483	47,500,153	(2,779,330)

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

The Company has chosen to not use market prices obtained from the NAIC. Insurance companies can select any of 5 price sources and identify them in their appropriate schedule. Fair market value is predominately based on external pricing sources. The sources and methods used to determine the market calculation of bonds and preferred stock include third party pricing services and discounted cash flow models using prevailing market interest rates and credit characteristics. See Note 20 Fair Value Measurements for further information.

32.1 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]

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 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]

35. 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.
- 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 a 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]

36. 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]

37. 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 37.a - 37.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] N/A []

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$2,140

40.2 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
Georgia Firefighters Pension Fund	2,140

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

41.2 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
.....

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

42.2 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 AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 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. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ _____

1.62 Total incurred claims \$ _____

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$ _____

1.65 Total incurred claims \$ _____

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ _____

1.72 Total incurred claims \$ _____

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$ _____

1.75 Total incurred claims \$ _____

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	130,787,850	67,560,280
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	16,422,813	12,227,108
2.5 Reserve Denominator	63,302,641	23,532,345
2.6 Reserve Ratio (2.4/2.5)	0.259	0.520

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 \$ _____

3.22 Non-participating policies \$ _____

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. \$ _____

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Not Applicable
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's evaluation of the hurricane peril (property business only) is based on 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.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company is protected from this loss through the purchase of Property Catastrophe Excess of Loss reinsurance treaties.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
- 7.1 Has this 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 No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes No
- 8.2 If yes, give full information
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes No
- 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 No
- 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 - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes No
- 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 No
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 No N/A

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses \$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds \$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 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 [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit \$
- 12.62 Collateral and other funds..... \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 2
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
.....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 \$
- 17.12 Unfunded portion of Interrogatory 17.11 \$
- 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11... \$
- 17.14 Case reserves portion of Interrogatory 17.11 \$
- 17.15 Incurred but not reported portion of Interrogatory 17.11 \$
- 17.16 Unearned premium portion of Interrogatory 17.11 \$
- 17.17 Contingent commission portion of Interrogatory 17.11 \$

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. \$

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. \$

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two 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 []

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	96,259	6,860,591	7,951,282	8,391,682	9,391,137
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	69,626,719	18,936,465	8,030,140	7,953,642	7,946,719
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	(3,826)	612,534	240,473	105,432	130,333
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	97,882,334	69,915,458			
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	167,601,486	96,325,048	16,221,895	16,450,756	17,468,189
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	56,087	29,806			
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	69,545,440	11,434,678			
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)	97,882,334	69,915,458			
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	167,483,861	81,379,942			
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	16,092,984	9,315,705			
14. Net investment gain (loss) (Line 11)	1,154,747	794,139	1,096,505	1,104,749	1,184,889
15. Total other income (Line 15)	3,039,508	267,010			
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	5,586,565	2,838,726	129,223	59,314	37,334
18. Net income (Line 20)	14,700,674	7,538,128	967,282	1,045,435	1,147,555
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	129,130,048	74,319,625	40,838,843	44,336,975	43,346,235
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	9,837,591	7,802,401	126,052	21,801	258,169
20.2 Deferred and not yet due (Line 15.2)	48,036,734	18,164,567	5,491,656	5,084,234	5,116,711
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	70,092,574	31,380,176	5,932,724	5,538,387	5,663,570
22. Losses (Page 3, Line 1)	12,608,695	7,730,328			
23. Loss adjustment expenses (Page 3, Line 3)					
24. Unearned premiums (Page 3, Line 9)	50,515,672	13,819,662			
25. Capital paid up (Page 3, Lines 30 & 31)	3,800,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	59,037,474	42,939,449	34,906,119	38,798,588	37,682,665
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	20,979,777	12,698,798	968,621	1,382,508	1,324,209
Risk-Based Capital Analysis					
28. Total adjusted capital	59,037,474	42,939,449	34,906,119	38,798,588	37,682,665
29. Authorized control level risk-based capital	12,978,611	5,260,284	194,383	257,338	257,194
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	72.0	71.0	95.6	91.1	94.5
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	28.0	29.0	4.4	8.9	5.5
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)	0.0				
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 (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
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)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(49,200)				
52. Dividends to stockholders (Line 35)			(5,000,000)		
53. Change in surplus as regards policyholders for the year (Line 38)	16,098,025	8,033,330	(3,892,469)	1,115,923	971,958
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	3,201,609	4,856,997	5,205,407	7,871,315	7,064,849
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	30,128,822	5,405,347	1,081,863	4,161,044	4,340,289
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,233,166	107,854	3,580	91,304	8,694
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	23,637,816	16,758,699			
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	58,201,413	27,128,897	6,290,850	12,123,663	11,413,832
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	7,675	3,674			
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	28,356,179	1,163,058			
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	23,637,816	16,758,699			
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	52,001,670	17,925,431			
Operating Percentages (Page 4) (Line 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)	43.5	38.0			
68. Loss expenses incurred (Line 3)	2.0	0.4			
69. Other underwriting expenses incurred (Line 4)	42.2	47.9			
70. Net underwriting gain (loss) (Line 8)	12.3	13.8			
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)	31.1	39.4			
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	45.5	38.3			
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)	283.7	189.5			
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)	(617)	2,378			
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(1.4)	6.8			
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	2,675	428			
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)	7.7	1.1			

NOTE: 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:

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company
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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	7,607	7,606	182	182	88	88		1	XXX
2. 2013.....	18,764	18,764		11,268	11,266	171	171	142	142		2	XXX
3. 2014.....	17,839	17,839		10,800	10,799	296	296	172	172		1	XXX
4. 2015.....	16,818	16,818		9,745	9,742	238	238	125	125		3	XXX
5. 2016.....	15,796	15,796		10,783	10,779	504	504	162	162		4	XXX
6. 2017.....	17,258	17,258		11,700	11,671	296	296	145	145		29	XXX
7. 2018.....	17,465	17,465		11,921	11,872	185	185	124	124		49	XXX
8. 2019.....	16,411	16,411		8,203	8,022	219	219	128	128		181	XXX
9. 2020.....	15,746	15,746		9,900	7,510	75	75	71	71		2,390	XXX
10. 2021.....	83,814	16,254	67,560	29,874	8,741	20	20	233	59		21,307	XXX
11. 2022	136,720	5,932	130,788	48,436	2,718	2	2	2,468	6		48,180	XXX
12. Totals	XXX	XXX	XXX	170,237	100,726	2,188	2,188	3,858	1,222		72,147	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	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior.....	542	542	242	242	154	154	70	70	49	49			XXX
2. 2013.....	10	10	5	5	3	3	1	1	1	1			XXX
3. 2014.....	8	8	5	5	1	1							XXX
4. 2015.....	12	12	9	9	3	3	1	1	1	1			XXX
5. 2016.....	25	25	11	11	6	6	2	2	2	2			XXX
6. 2017.....	85	85	58	58	13	13	11	11	5	5			XXX
7. 2018.....	131	131	108	105	15	15	15	15	7	7		3	XXX
8. 2019.....	276	276	149	145	31	31	21	21	12	12		4	XXX
9. 2020.....	679	679	207	199	62	62	21	21	20	20		8	XXX
10. 2021.....	1,453	1,451	513	450	139	139	51	51	46	46		65	XXX
11. 2022	709	705	12,920	393	58	58	22	22	20	20		12,531	XXX
12. Totals	3,930	3,924	14,227	1,622	485	485	215	215	163	163		12,611	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013.....	11,602	11,600	2	61.8	61.8						
3. 2014.....	11,282	11,281	1	63.2	63.2						
4. 2015.....	10,135	10,132	3	60.3	60.2						
5. 2016.....	11,495	11,491	4	72.8	72.7						
6. 2017.....	12,313	12,284	29	71.3	71.2						
7. 2018.....	12,506	12,454	52	71.6	71.3						3
8. 2019.....	9,038	8,853	185	55.1	53.9						4
9. 2020.....	11,035	8,637	2,398	70.1	54.9						8
10. 2021.....	32,329	10,957	21,372	38.6	67.4	31.6					65
11. 2022	64,635	3,924	60,711	47.3	66.1	46.4					12,531
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		12,611

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.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Metropolitan General Insurance Company

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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....										1	1	1
2. 2013.....									1	2	1	2
3. 2014.....	XXX								2	1	(1)	1
4. 2015.....	XXX	XXX							3	3		3
5. 2016.....	XXX	XXX	XXX						9	4	(5)	4
6. 2017.....	XXX	XXX	XXX	XXX					19	29	10	29
7. 2018.....	XXX	XXX	XXX	XXX	XXX				80	52	(28)	52
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX			314	185	(129)	185
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1,950	2,398	448	2,398
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,112	21,198	(914)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,249	XXX	XXX	XXX
12. Totals											(617)	2,675

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 Number of	12 Number of
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000									1	XXX	XXX
2. 2013.....										2	XXX	XXX
3. 2014.....	XXX								2	1	XXX	XXX
4. 2015.....	XXX	XXX							3	3	XXX	XXX
5. 2016.....	XXX	XXX	XXX						9	4	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX					19	29	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX				73	49	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX			299	181	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1,886	2,390	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,630	21,133	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,718	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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					3
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				4
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			8
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		303
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,527

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 (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	L	1,218,021	837,262	283,246	340,075	67,610	26,788	
2. Alaska	AK	L	36,380	18,838	14,833	16,842	2,167	1,594	
3. Arizona	AZ	L	6,467,849	4,252,322	1,546,517	2,090,610	555,790	122,219	
4. Arkansas	AR	L	428,178	283,447	97,735	118,742	21,972	9,726	
5. California	CA	L	10,929,610	5,659,410	4,456,395	5,059,797	650,944	478,916	
6. Colorado	CO	L	4,267,571	2,458,685	2,968,668	3,081,163	302,375	187,166	
7. Connecticut	CT	L	2,980,577	1,543,972	1,215,289	1,380,349	202,855	130,604	
8. Delaware	DE	L	369,477	191,317	150,649	171,047	22,005	16,190	
9. District of Columbia	DC	L	720,463	373,060	293,759	333,534	42,909	31,569	
10. Florida	FL	L	33,396	409,451	993,391	286,603	882,504	1,877	
11. Georgia	GA	L	6,864,706	4,904,973	1,723,252	2,182,996	522,372	155,059	
12. Hawaii	HI	L	2,669	1,382	1,088	1,236	159	117	
13. Idaho	ID	L	33,235	17,543	13,554	15,011	2,251	1,457	
14. Illinois	IL	L	6,228,937	3,670,839	2,103,604	2,493,068	412,338	214,866	
15. Indiana	IN	L	2,201,391	1,589,927	477,538	616,389	144,281	43,257	
16. Iowa	IA	L	319,190	165,278	130,145	147,767	19,010	13,986	
17. Kansas	KS	L	762,304	538,210	122,423	169,196	48,095	9,029	
18. Kentucky	KY	L	1,501,583	777,528	634,305	711,791	118,595	65,797	
19. Louisiana	LA	L	850,785	652,658	226,991	262,004	43,605	20,882	
20. Maine	ME	L	804,895	497,604	295,701	341,146	48,171	27,151	
21. Maryland	MD	L	3,757,619	1,945,715	1,543,369	1,743,418	225,751	164,652	
22. Massachusetts	MA	L	2,637,365	1,974,265	533,345	787,524	255,977	18,098	
23. Michigan	MI	L	7,673,579	5,408,011	1,582,890	2,156,798	967,764	95,974	
24. Minnesota	MN	L	3,078,817	2,585,463	1,465,331	1,678,542	214,591	13,196	
25. Mississippi	MS	L	402,405	312,134	49,698	69,716	20,496	4,598	
26. Missouri	MO	L	1,069,440	553,762	436,049	509,039	154,157	46,861	
27. Montana	MT	L	89,885	56,207	27,924	33,648	6,599	2,690	
28. Nebraska	NE	L	661,249	529,289	137,027	173,067	37,520	9,220	
29. Nevada	NV	N	1,341	694	547	621	80	59	
30. New Hampshire	NH	L	1,188,625	5,706,970	4,126,821	4,424,578	3,535,864	48,801	
31. New Jersey	NJ	L	11,652	6,034	4,751	5,791	1,047	511	
32. New Mexico	NM	L	12,384	6,413	5,050	5,733	738	543	
33. New York	NY	L	3,668,959	2,947,019	442,365	862,399	432,809	8,131	
34. North Carolina	NC	L	1,816,811	940,754	740,779	841,082	108,205	79,609	
35. North Dakota	ND	L	92,992	70,602	24,693	29,446	4,992	1,701	
36. Ohio	OH	L	3,427,066	1,779,678	1,398,044	1,585,520	205,959	150,244	
37. Oklahoma	OK	L	281,347	145,683	114,715	130,248	16,756	12,328	
38. Oregon	OR	L	2,018,454	1,280,286	483,884	616,981	137,373	36,920	
39. Pennsylvania	PA	L	4,020,846	2,082,016	1,639,444	1,861,426	632,666	176,186	
40. Rhode Island	RI	L	17,297,083	14,880,992	1,183,153	2,793,581	1,613,633	31,643	
41. South Carolina	SC	L	865,887	451,177	439,497	360,229	129,517	37,942	
42. South Dakota	SD	L	26,603	13,775	10,847	12,316	1,584	1,166	
43. Tennessee	TN	L	2,361,543	1,438,257	536,075	663,505	132,233	51,473	
44. Texas	TX	L	5,995,201	3,205,012	2,601,886	2,762,389	457,999	259,993	
45. Utah	UT	L	1,585,977	903,390	289,313	389,195	107,315	20,137	
46. Vermont	VT	L	162,942	84,372	66,437	75,433	9,704	7,140	
47. Virginia	VA	L	4,443,061	2,755,406	1,370,280	1,659,327	304,366	135,416	
48. Washington	WA	L	443,572	232,257	181,023	205,595	28,118	19,454	
49. West Virginia	WV	L	119,259	61,753	48,626	55,210	7,103	5,226	
50. Wisconsin	WI	L	2,266,541	1,623,355	601,426	762,111	166,873	48,453	
51. Wyoming	WY	L	16,998	8,802	6,931	7,797	1,074	745	
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX		118,516,720	82,833,249	39,841,303	47,081,631	14,028,871	3,047,360	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(a) Active Status Counts:

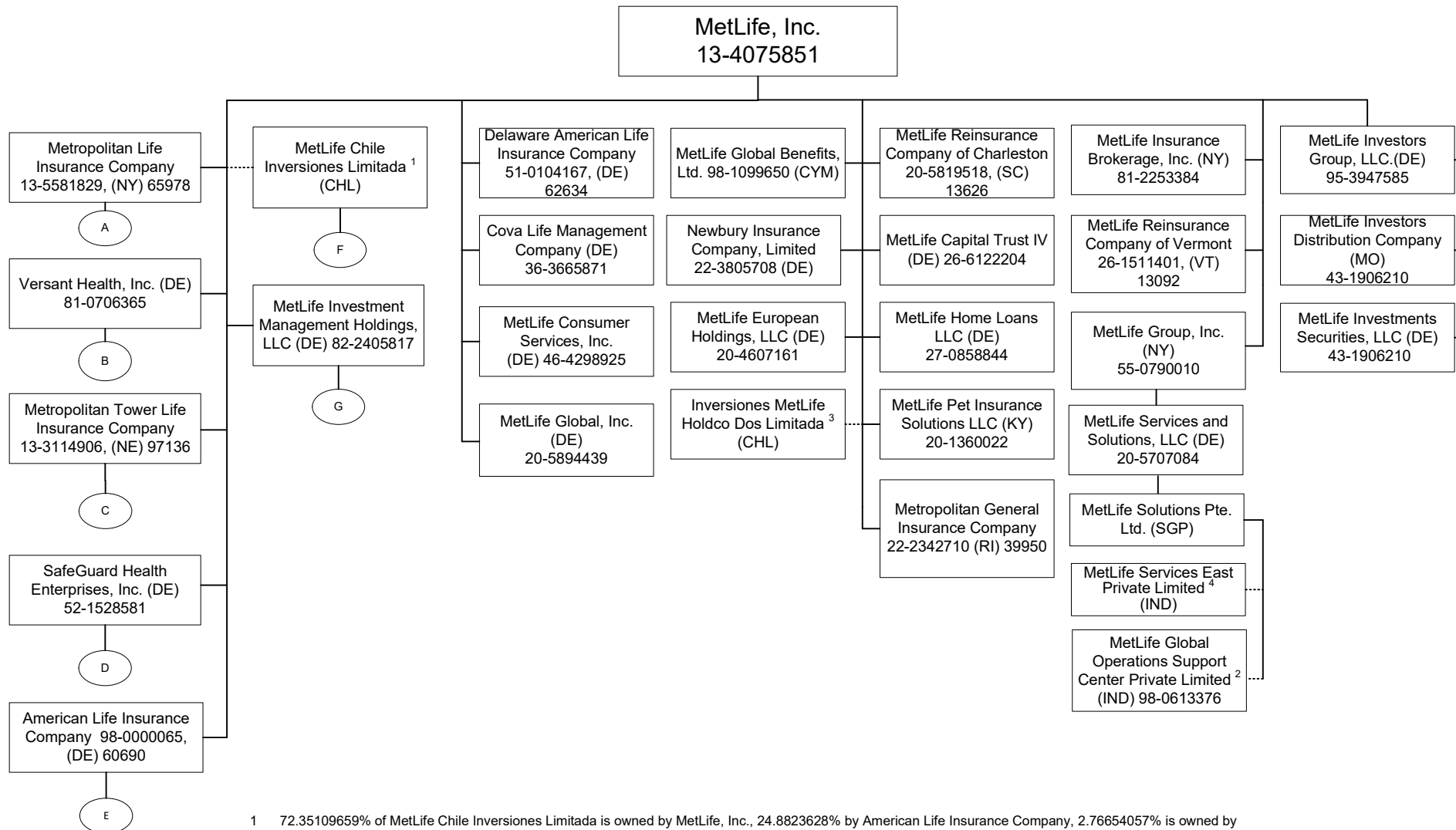
- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....
- 4. Q - Qualified - Qualified or accredited reinsurer.....
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....
- 6. N - None of the above - Not allowed to write business in the state..... 7

(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

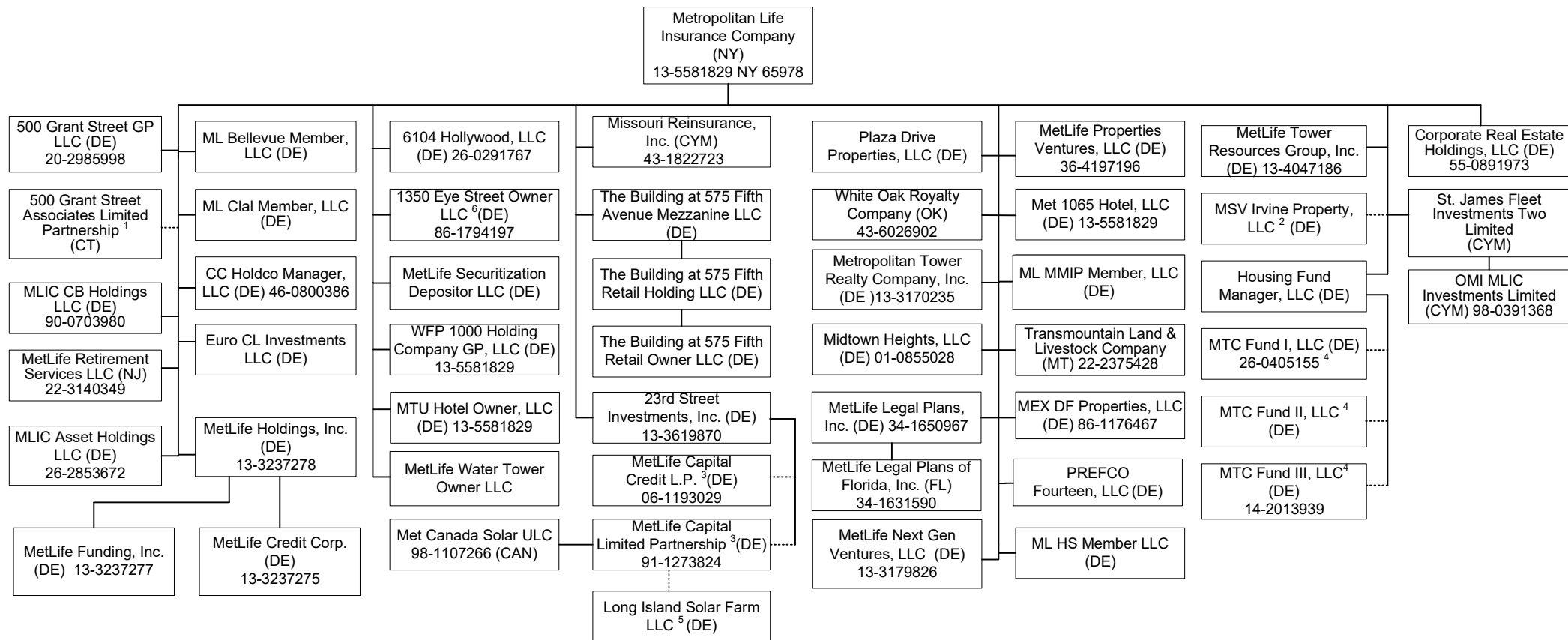


1 72.35109659% of MetLife Chile Inversiones Limitada is owned by MetLife, Inc., 24.8823628% by American Life Insurance Company, 2.76654057% is owned by Inversiones MetLife Holdco Dos Limitada and 0.00000004% is owned by Natiloportem Holdings, LLC.
 2 99.99999% of MetLife Global Operations Support Center 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



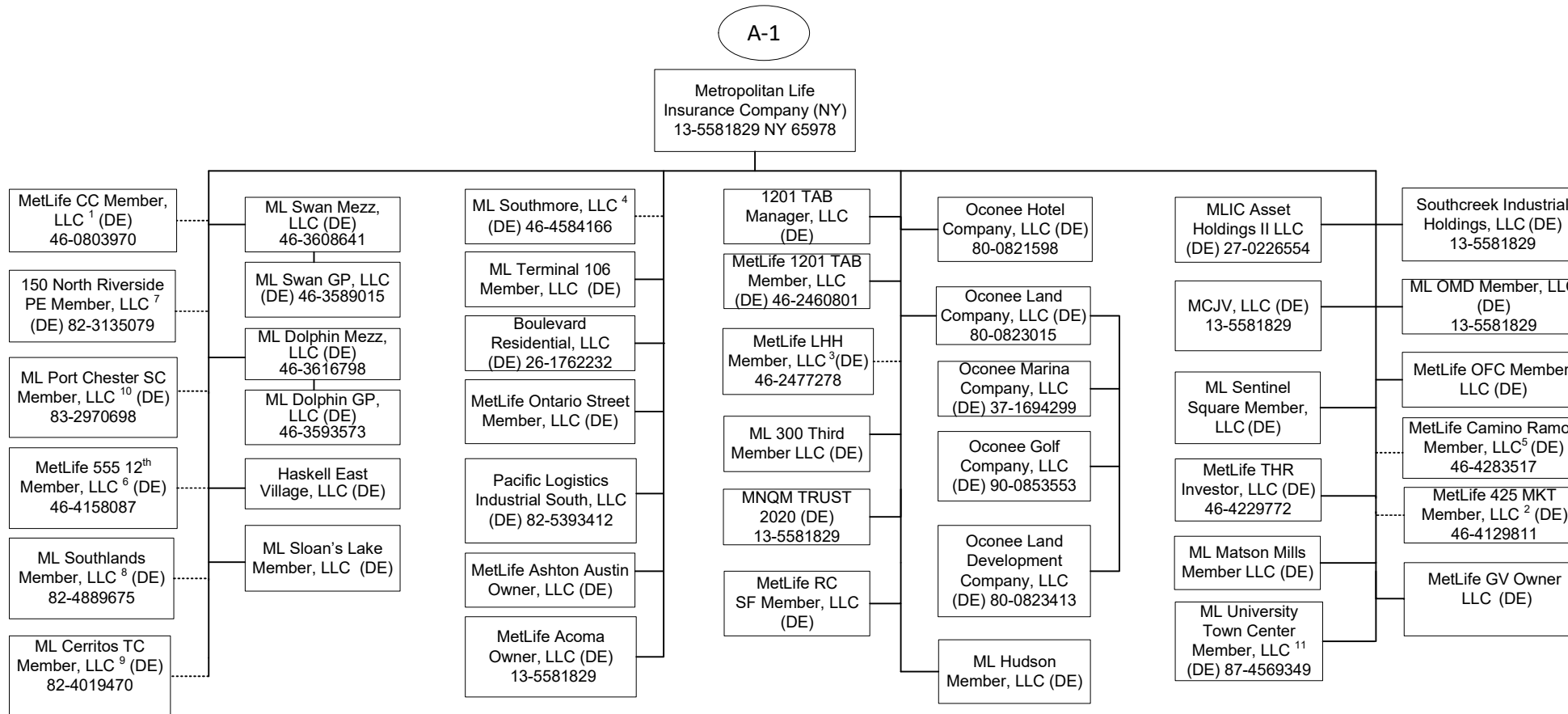
96.1

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.
 6 95.616439% of 1350 Eye Street Owner LLC is owned by Metropolitan Life insurance Company and 4.383561% is owned by Metropolitan Tower Life Insurance Company.

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

PART 1 - ORGANIZATIONAL CHART



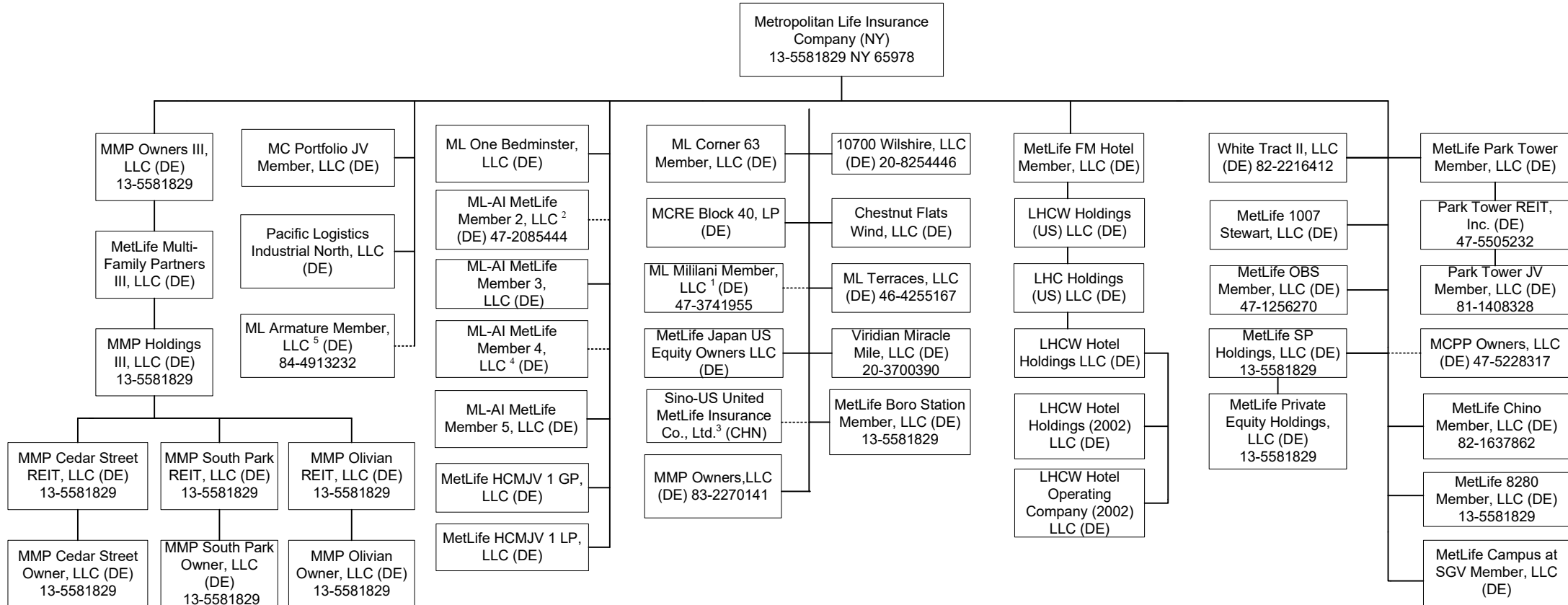
1 95.122% of MetLife CC Member, LLC is held by Metropolitan Life Insurance Company and 4.878% by Metropolitan Tower Life Insurance Company.
 2 66.91% of MetLife 425 MKT Member, LLC is owned by Metropolitan Life Insurance Company and 33.09% is owned by MREF 425 MKT, LLC.
 3 99% of MetLife LHH Member, 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 99% of MetLife Camino Ramon Member, LLC is owned by Metropolitan Life Insurance Company and 1% by Metropolitan Tower Life Insurance Company.
 6 89.84% of MetLife 555 12th Member, LLC is owned by Metropolitan Life Insurance Company and 10.16% is owned by Metropolitan Tower Life Insurance Company.

7 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.
 8 60% of ML Southlands Member, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
 9 60% of ML Cerritos TC Member, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
 10 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.
 11 87% of ML University Town Center Member, LLC is owned by Metropolitan Life Insurance Company and 13% is owned by Metropolitan Tower Life Insurance Company.

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

PART 1 - ORGANIZATIONAL CHART

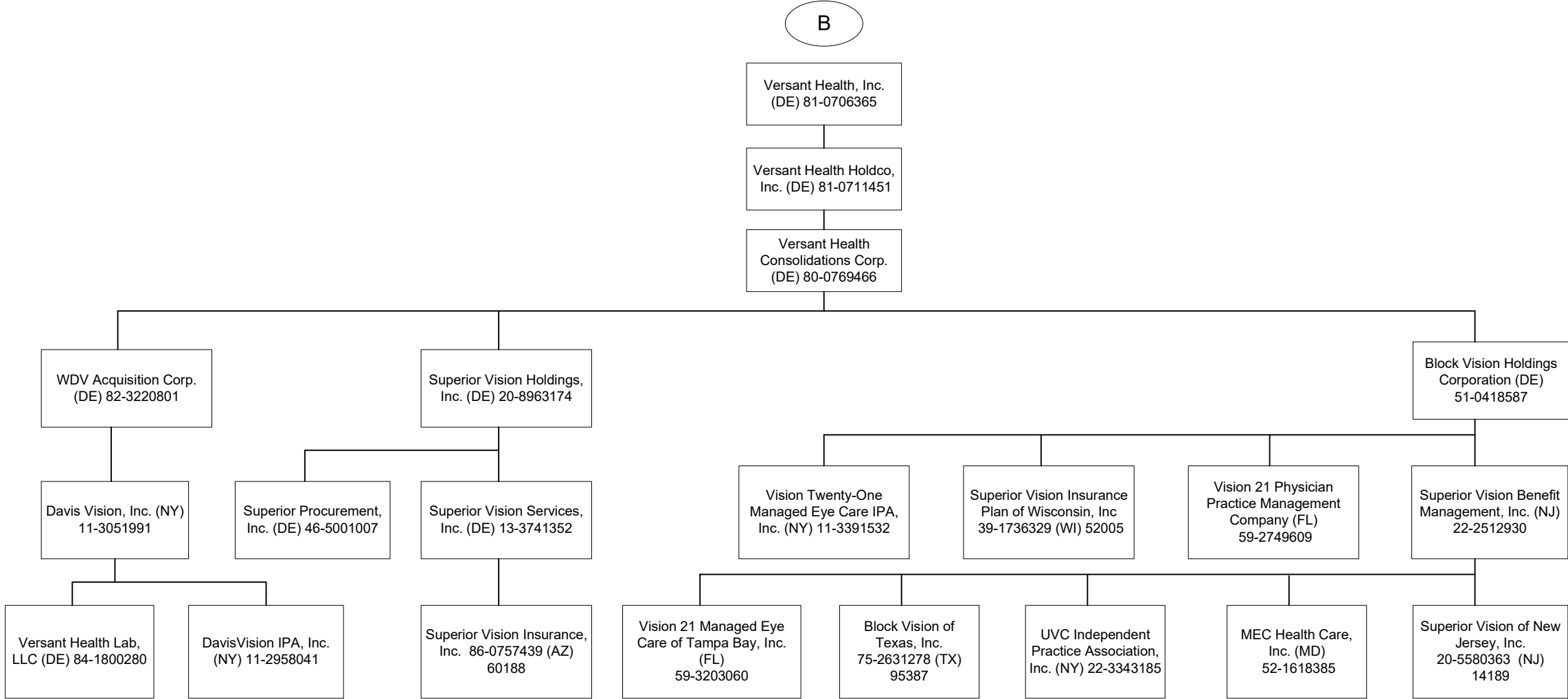
A-2



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 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.
 3 50% of Sino-US United MetLife Insurance Co. Ltd. is owned by Metropolitan Life Insurance Company and 50% is owned by a third party.
 4 60% of ML-AI Member 4, LLC is owned by Metropolitan Life Insurance Company and 40% is owned by Metropolitan Tower Life Insurance Company.
 5 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.

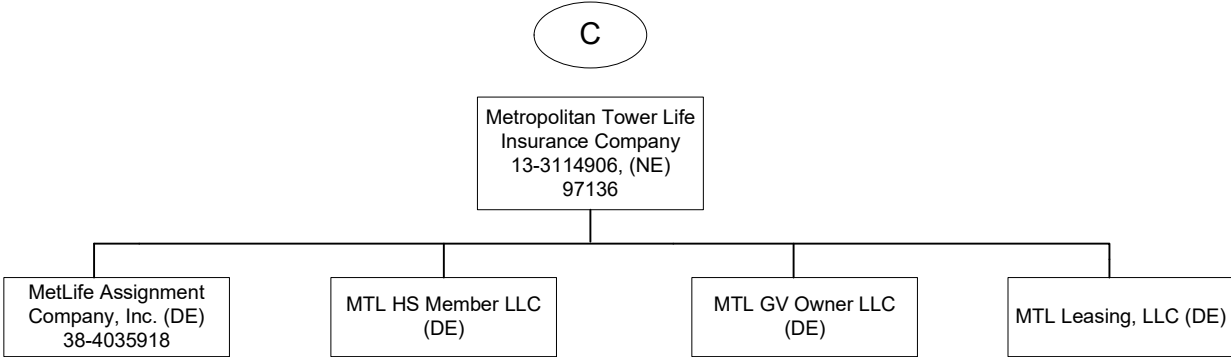
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



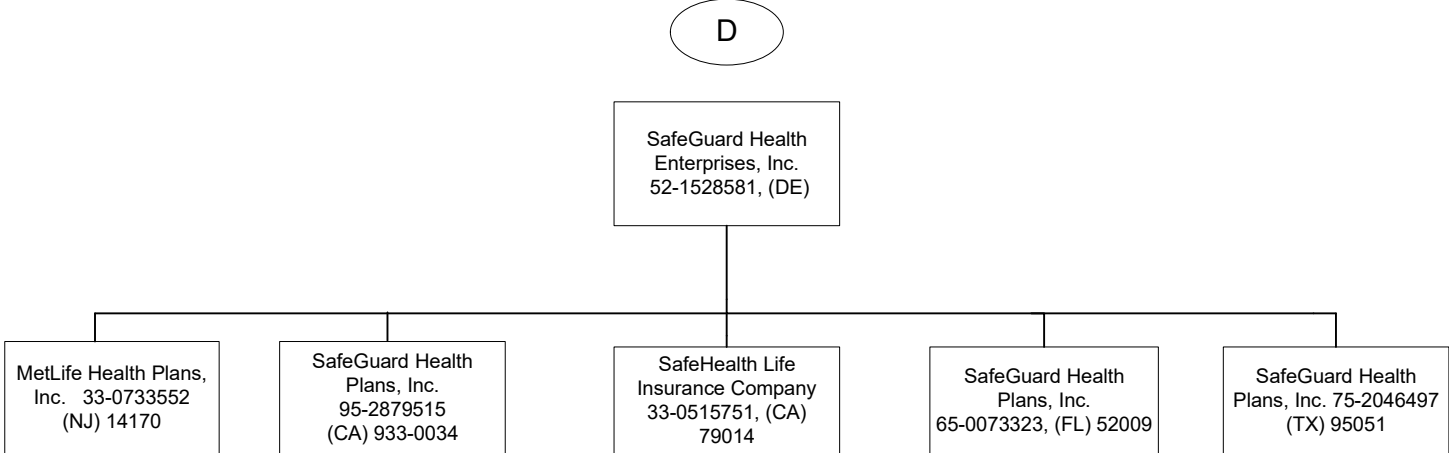
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

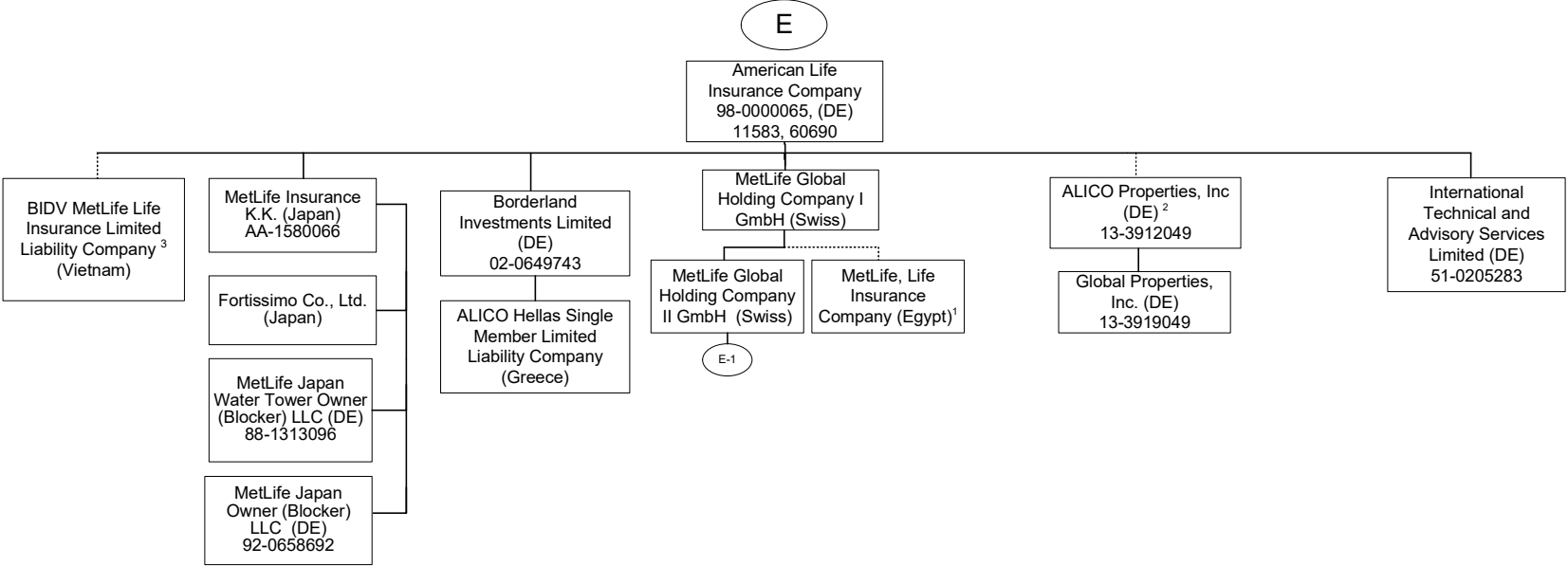


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



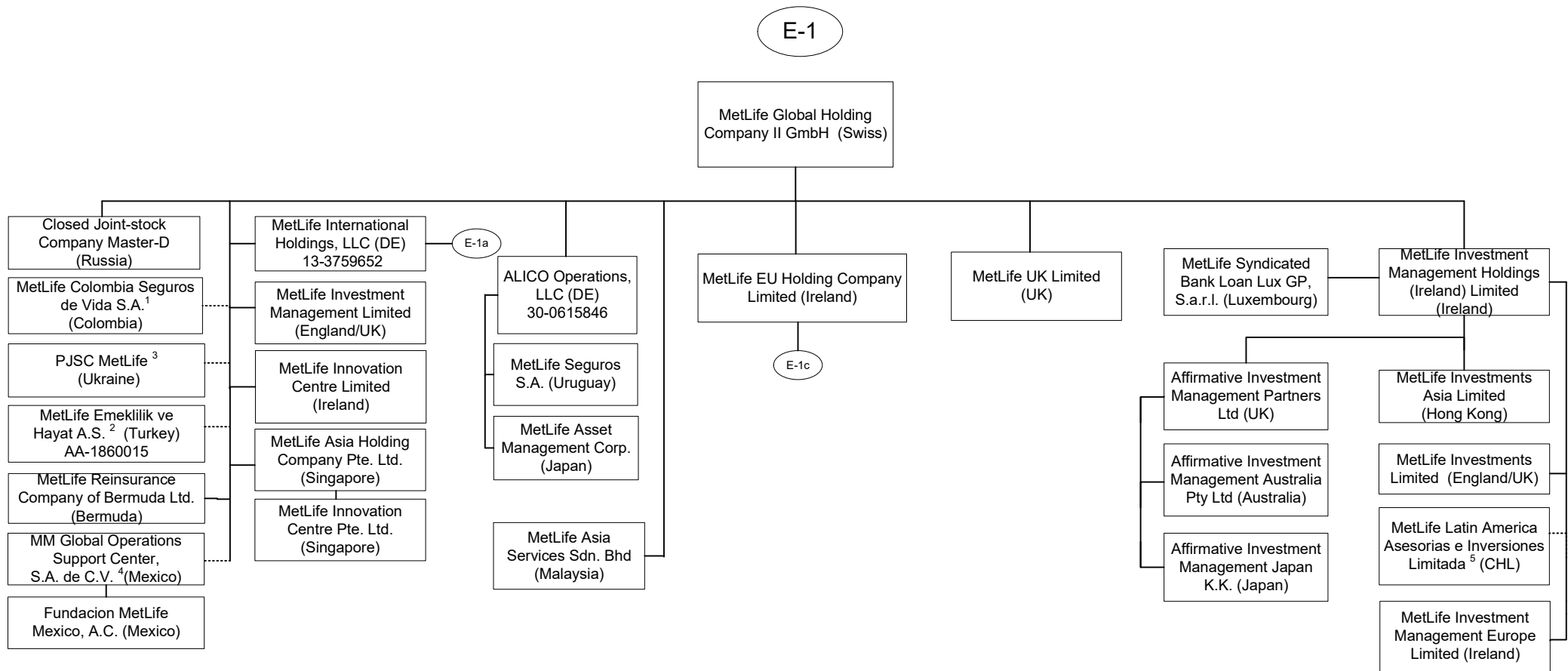
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART



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 60.61% 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 Natlioportem 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.

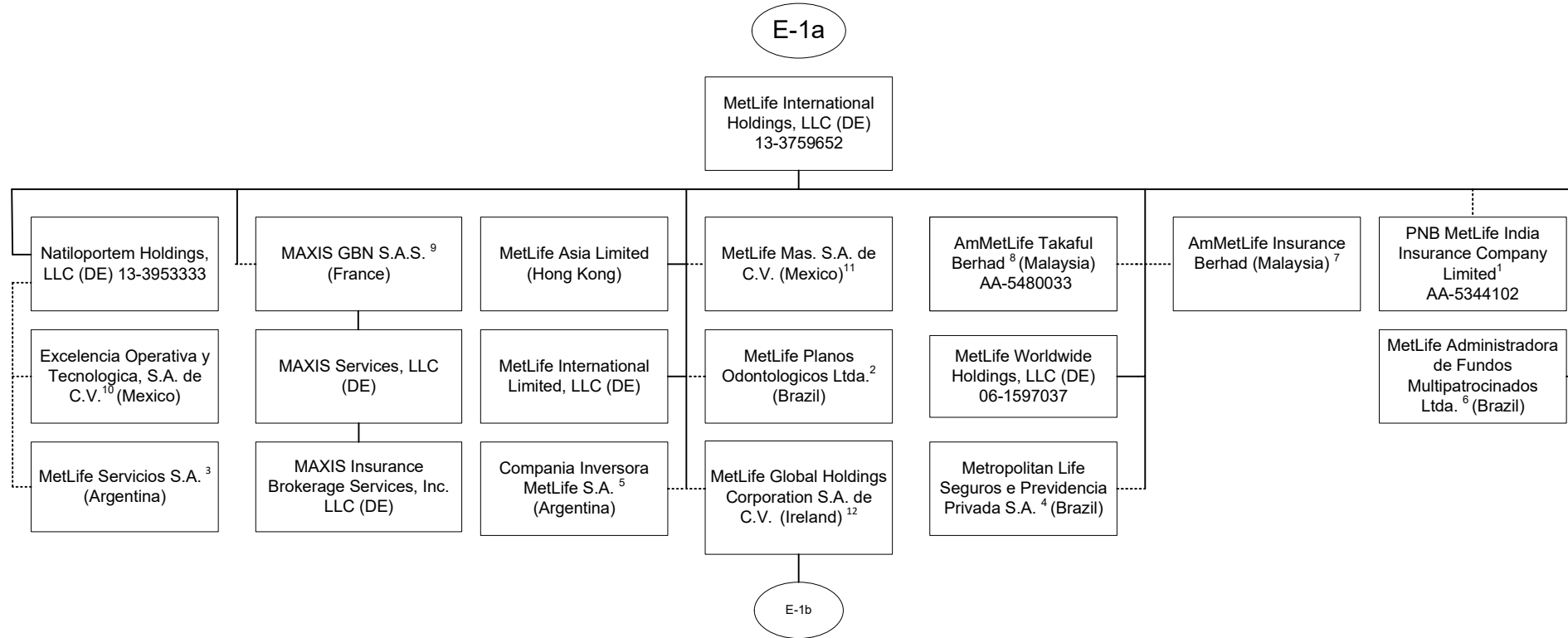
3 99.9988% of PJSC MetLife is owned by MetLife Global Holding Company II GmbH, .0006% is owned by International Technical and Advisory Services Limited and the remaining .0006% is owned by Borderland Investments Limited

4 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).

5 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).

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

PART 1 - ORGANIZATIONAL CHART



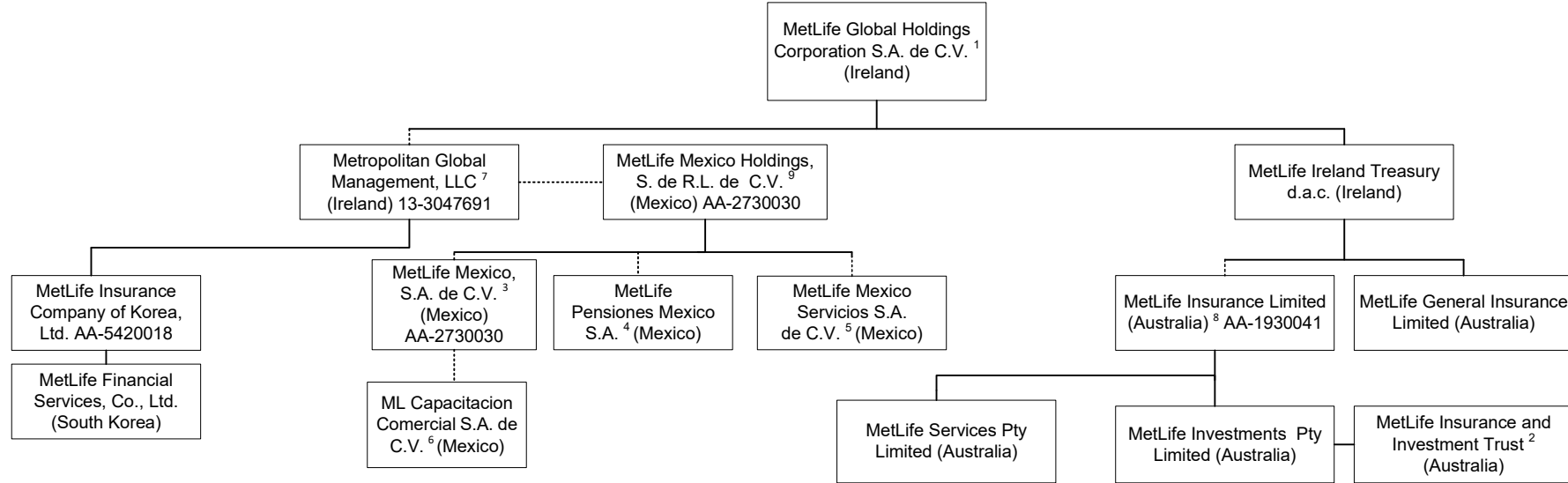
1 46.87% of PNB MetLife India Insurance Company Limited is owned by MetLife International Holdings, LLC and the remainder is owned by third parties.
 2 99.999% of MetLife Planos Odontologicos Ltda. is owned by MetLife International Holdings, LLC and .001% is owned by Natiloportem Holdings, LLC.
 3 19.12% of the shares of MetLife Servicios S.A. are held by Compania Inversora MetLife S.A. and 80.88% are held by Natiloportem Holdings, LLC.
 4 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.
 5 95.46% is owned by MetLife International Holdings, LLC and 4.54% is owned by Natiloportem Holdings, LLC.

6 99.99998% of MetLife Administradora de Fondos Multipatrocinados Ltda. is owned by MetLife International Holdings, LLC and .00002% by Natiloportem Holdings, LLC.
 7 50.000002% of AmMetLife Insurance Berhad is owned by MetLife International Holdings, LLC and the remainder by a third party.
 8 49.9999997% of AmMetLifeTakaful Berhad is owned by MetLife International Holdings, LLC and the remainder by a third party.
 9 50% of MAXIS GBN S.A.S. is held by MetLife International Holdings, LLC and the remainder by third parties.
 10 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.
 11 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.
 12 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

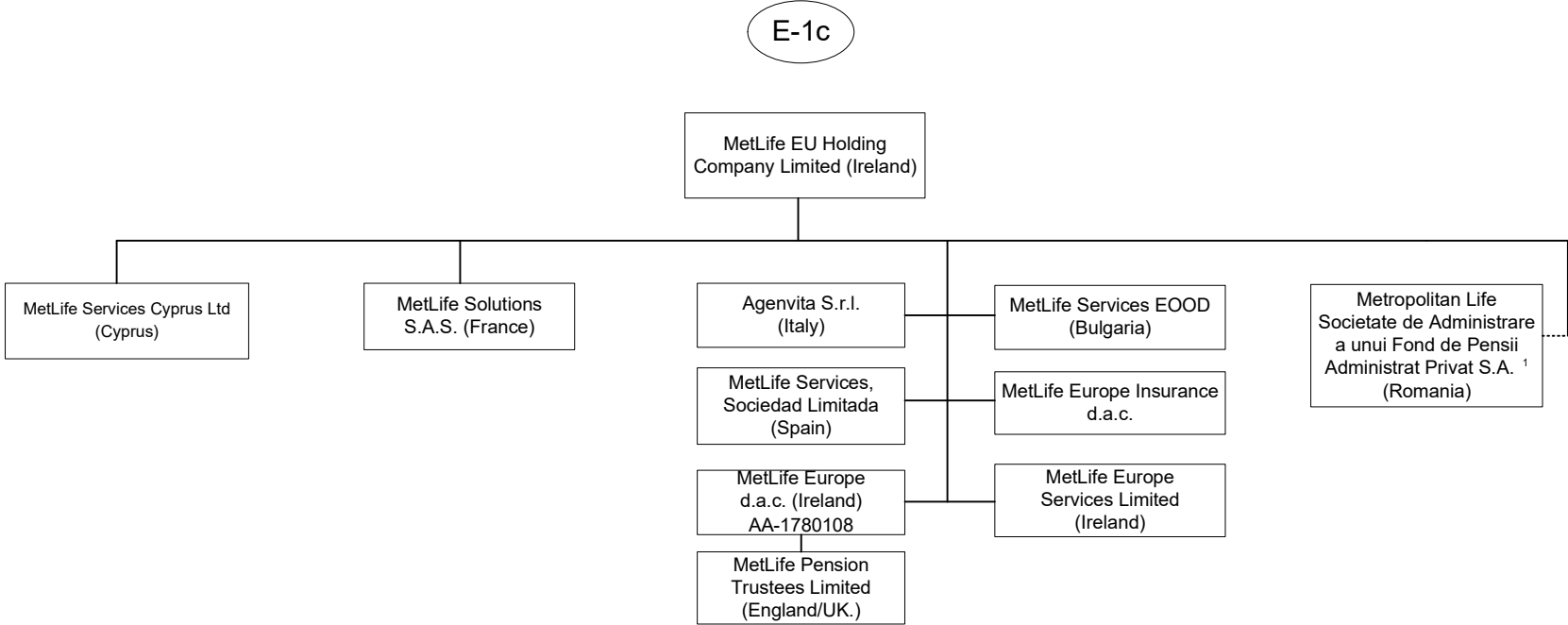


1 98.9% is owned by MetLife International Holdings, LLC and 1.1% is owned by MetLife International Limited, LLC.
 2 MetLife Insurance and Investment Trust is a trust vehicle, the trustee of which is MetLife Investments PTY Limited ("MIPL"). MIPL is a wholly owned subsidiary of MetLife Insurance PTY Limited.
 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 99% is owned by MetLife Mexico, S.A. de C.V. and 1% is owned by MetLife Mexico Servicios, S.A. de C.V.

7 99.7% is owned by MetLife Global Holdings Corporation S.A. de C.V. and 0.3% is owned by MetLife International Holdings, LLC.
 8 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..
 9 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

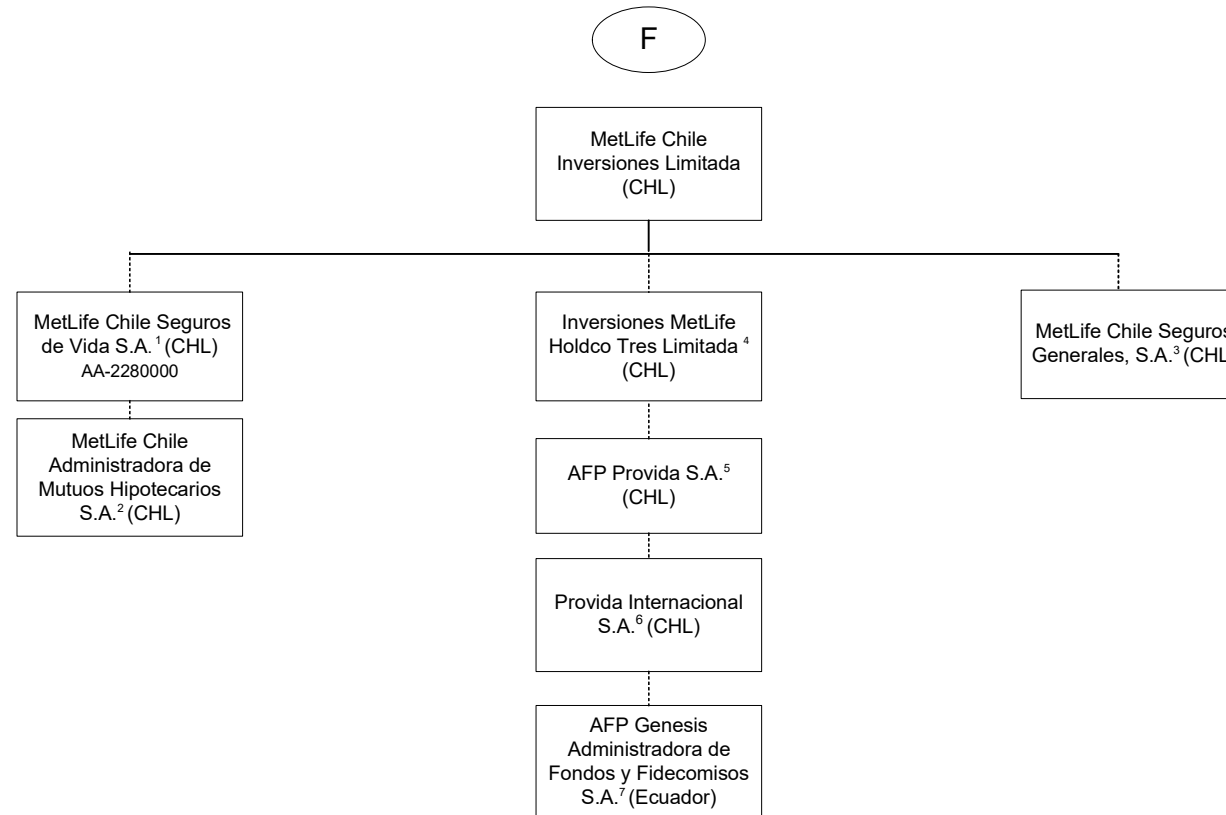
PART 1 - ORGANIZATIONAL CHART



1 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.

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

PART 1 - ORGANIZATIONAL CHART

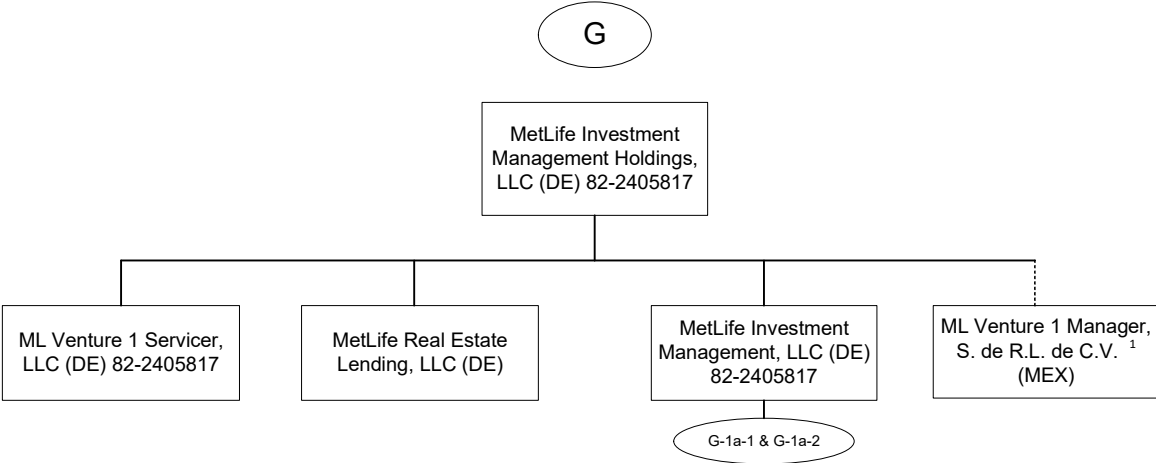


1 99.997% is held by MetLife Chile Inversiones Limitada and .003% by International Technical and Advisory Services Limited.
 2 99.9% is held by MetLife Chile Seguros de Vida S.A. and 0.1% by MetLife Chile Inversiones Limitada.
 3 99.99% of MetLife Chile Seguros Generales, S.A. is owned by MetLife Chile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

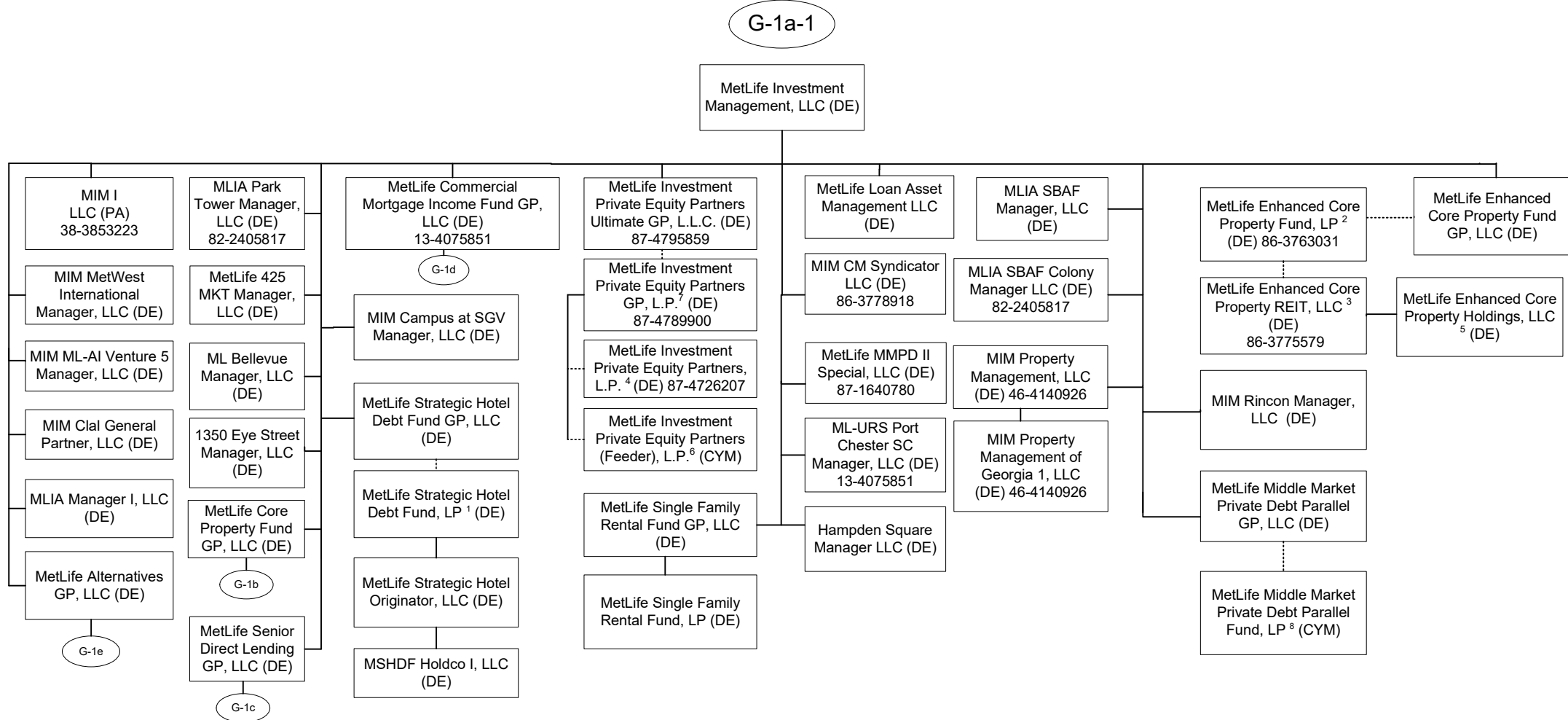
PART 1 - ORGANIZATIONAL CHART



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 MetLife Strategic Hotel Debt Fund GP, LLC is the general partner of MetLife Strategic Hotel Debt Fund, LP (the "Fund"). The following affiliates committed to hold limited partnership interests in the Fund: Metropolitan Life Insurance Company (46.88%) and Metropolitan Tower Life Insurance Company (26.04%). The remainder is held by a third party.

2 MetLife Enhanced Core Property Fund GP is the general partner of MetLife Enhanced Core Property Fund LP (the "Fund"). The following affiliates hold limited partnership interests in the Fund: 33.3328% is held by Metropolitan Life Insurance Company and 33.3328% is held by Metropolitan Tower Life Insurance Company. The remainder is held by third parties.

3 MetLife Enhanced Core Property Fund, LP is the manager of MetLife Enhanced Core Property REIT, LLC (the "Fund") and holds 99.9% of the membership interests in the Fund. The remainder is held by third parties.

4 MetLife Investment Private Equity Partners GP, L.P. is the general partner of MetLife Investment Private Equity Partners, L.P. (the "Fund"). The GP holds 0.0001% of the interests in the Fund and the remainder is held by third parties.

5 MetLife Enhanced Core Property Holdings, LLC also holds, directly or indirectly, the following limited liability companies (partial and/or indirect ownership indicated in parenthesis): MetLife Enhanced Core TRS, LLC; MEC Patriot Park 5 LLC; MEC Fillmore Cherry Creek, LLC; MEC 7001 Arlington, LLC; MEC Salt Lake City Hotel Owner, LLC; MEC Salt Lake City TRS Lessee, LLC (100%); MEC 83 Happy Valley Member, LLC; MEC Rivard Road Member, LLC; MEC Heritage Creekside Owner, LLC; MEC Burlington Woods Biocenter, LLC; MEC MA Property REIT, LLC; MEC Property Management, LLC; MEC Whiteland Logistics, LLC.

6 MetLife Investment Private Equity Partners GP, L.P. is the general partner of MetLife Investment Private Equity Partners (Feeder), L.P. (the "Fund"). The interests in the Fund are held exclusively by third parties.

7 MetLife Investment Private Equity Partners Ultimate GP, L.L.C. is the general partner of MetLife Investment Private Equity Partners GP, L.P. (the "Fund"). The interests in the Fund are held exclusively by third parties.

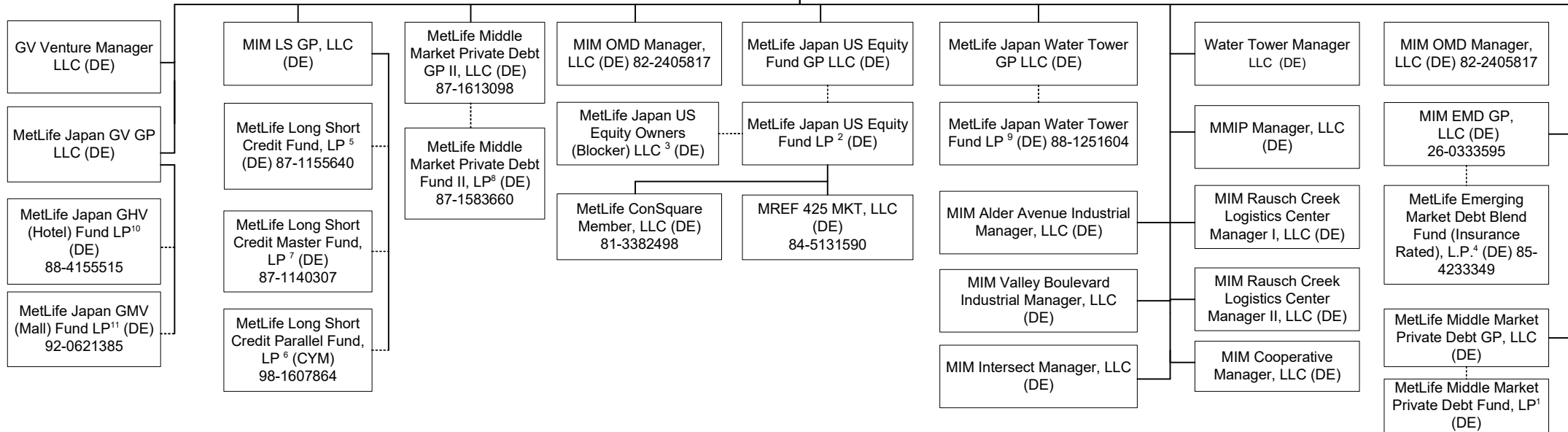
8 MetLife Middle Market Private Debt Parallel GP, LLC is the general partner of MetLife Middle Market Private Debt Parallel Fund, LP. The following affiliate holds a limited partnership interest in the Fund: MetLife Insurance K.K. (Japan) (100%).

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

PART 1 - ORGANIZATIONAL CHART

G-1a-2

MetLife Investment Management, LLC (DE)



1 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: 30.25% is held by MetLife Private Equity Holdings, LLC, 30.25% is held by Metropolitan Life Insurance Company, 3.46% is held by MetLife Middle Market Private Debt GP, LLC. The remainder is held by a third party.

2 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) LLC.

3 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.

4 MIM EMD GP, LLC is the general partner of MetLife Emerging Market Debt Blend Fund (Insurance Rated), L.P. (the "Fund"). Metropolitan Life Insurance Company owns 59.3% of the Fund. The remainder is held by third parties.

5 MIM LS GP, LLC is the general partner of MetLife Long Short Credit Fund, LP (the "Fund"). Metropolitan Life Insurance Company owns 100% of the Fund.

6 MIM LS GP, LLC is the general partner of MetLife Long Short Credit Parallel Fund, LP (the "Fund") and is the sole partner in the Fund.

7 MIM LS GP, LLC is the general partner of MetLife Long Short Credit Master Fund, LP (the "Fund"). MetLife Long Short Credit Fund, LP, is the sole limited partner in the Fund.

8 MetLife Middle Market Private Debt GP II, LLC is the general partner of MetLife Middle Market Private Debt Fund II, LP (the "Fund"). MetLife Middle Market Private Debt II Rated Fund, LP owns 95.37% and the General Partner owns 0.44% with the remainder held by MetLife employees.

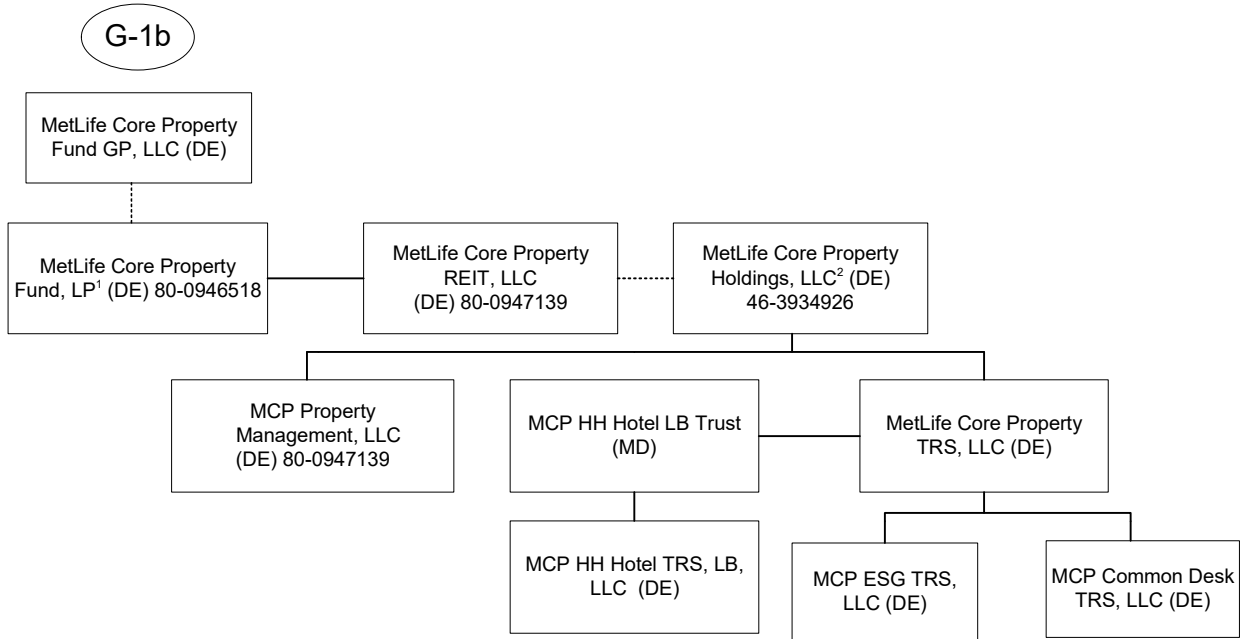
9 MetLife Japan Water Tower GP LLC is the non-member manager of MetLife Japan Water Tower Fund LP. MetLife Japan Water Tower Fund LP is owned approximately 68.7% by MetLife Water Tower Owner LLC and 31.3% by MetLife Japan Water Tower Owner (Blocker) LLC.

10 MetLife Japan GV GP LLC is the general partner of MetLife Japan GHV (Hotel) Fund LP. MetLife Japan GHV (Hotel) Fund LP is owned (i) 55.865222% by MetLife GV Owner LLC, (ii) 10.027182 % by MTL GV Owner LLC, and (iii) 34.107596% by MetLife Japan Owner (Blocker) LLC.

11 MetLife Japan GV GP LLC is the general partner of MetLife Japan GMV (Mall) Fund LP. MetLife Japan GMV (Mall) Fund LP is owned (i) 55.845714% by MetLife GV Owner LLC, (ii) 10.058134% by MTL GV Owner LLC, and (iii) 34.096152% by MetLife Japan Owner (Blocker) LLC.

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

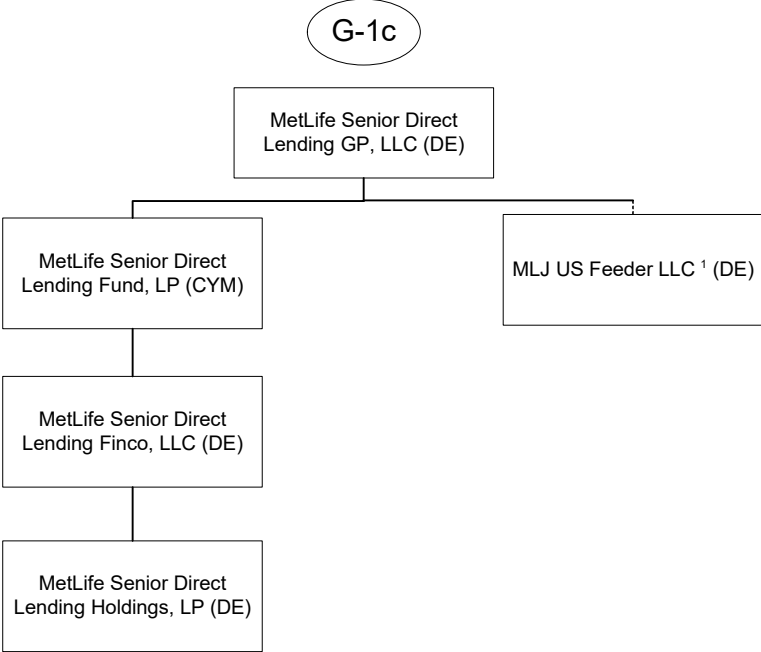
PART 1 - ORGANIZATIONAL CHART



- 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 14.40%, Metropolitan Life Insurance Company (on behalf of Separate Account 746) owns 2.09%, MetLife Insurance Company of Korea Limited owns 1.52%, MetLife Insurance KK owns 8.1%, Metropolitan Tower Life Insurance Company owns 0.04% and Metropolitan Tower Life Insurance Company (on behalf of Separate Account 152) owns 3.85%.
- 2 MetLife Core Property Holdings, LLC also holds, directly or indirectly, the following limited liability companies (partial and/or 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 The Palms at Doral, 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 Staline, 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 (100%); MCP MA Property REIT, LLC; MCP- Needham, LLC (100%); 60 11th Street, LLC (100%); MCP-English Village, LLC; MCP 100 Congress Member, LLC; Des Moines Creek Business Park Phase II, LLC; MCP Magnolia Park Member, LLC; MCP Denver Pavilions Member, LLC; MCP Seattle Gateway Industrial I, LLC; MCP Seattle Gateway Industrial II, LLC; MCP Seventh and Osborn Retail Member, LLC; MCP Astor at Osborn, LLC; MCP Burnside Member, LLC; MCP Vance Jackson, LLC; MCP Mountain Technology Center Member TRS, LLC; MCP Vineyard Avenue Member, LLC; MCP Shakopee, 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 Sleepy Hollow Member, LLC; MCP Clawiter Innovation Member, LLC; MCP Bradford, LLC; MCP Hub I, LLC; MCP Hub I Property, LLC (100%); MCP Dillon, LLC; MCP Dillon Residential, LLC; MCP Optimist Park Member, LLC; Mountain Technology Center Venture, LLC (100%); MCP 38th West Highland, LLC; Mountain Technology Center A, LLC; Mountain Technology Center B, LLC; Mountain Technology Center C, LLC; Mountain Technology Center D, LLC; Mountain Technology Center E, LLC; MCP Frisco Office Two, LLC; MCP Gateway Commerce Center 5, LLC; MCP Allen Creek Member, LLC; Center Avenue Industrial, LLC (81.28%); Center Avenue Industrial Venture, LLC (81.28%); MCP HH Hotel LB Trust (100%); Vineyard Avenue Industrial Venture, LLC (79.81%) and Vineyard Avenue Industrial, LLC (79.81%); MCP 122 E. Sego Lily, LLC; MCP 50-60 Binney, LLC; MCP HH Hotel LB, LLC; MCP HH Hotel TRS, LB, LLC (100%); MCP Rausch Creek Logistics Center Member I, LLC; MCP Rausch Creek Logistics Center Member II, LLC; MCP 249 Industrial Business Park, LLC (100%); MCP Alder Avenue Industrial Member, LLC (100%); MCP Valley Boulevard Industrial Member, LLC (100%); MCP Key West, LLC; MCP West Fork, LLC; MCP Broadstone, LLC; MCP Ranchero Village MHC Member, LLC; MCP Block 23 Residential Owner, LLC; MCP Financing, LLC; MCP Longhaven Estates Member, LLC.

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

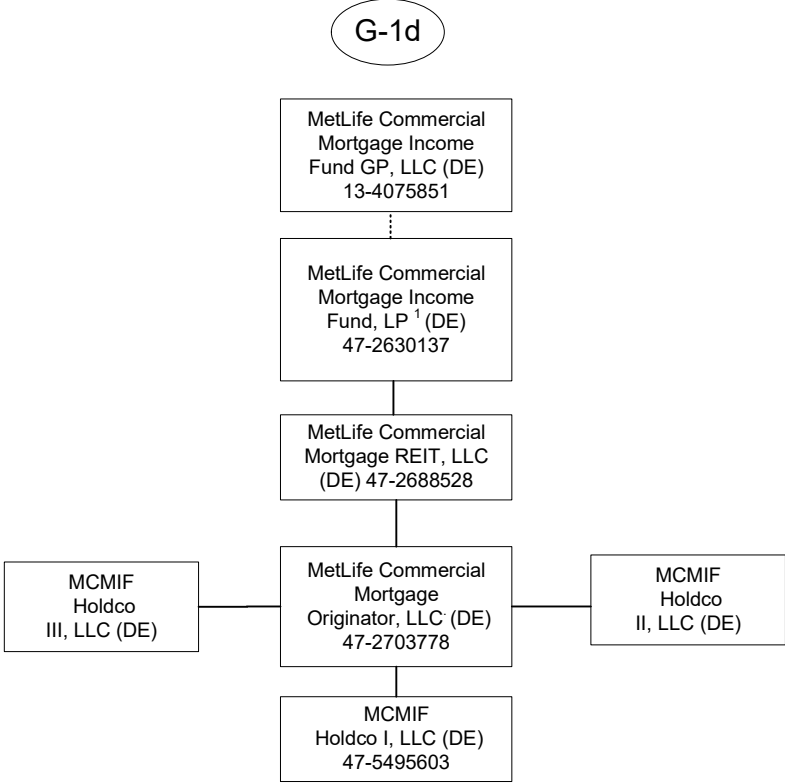
PART 1 - ORGANIZATIONAL CHART



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

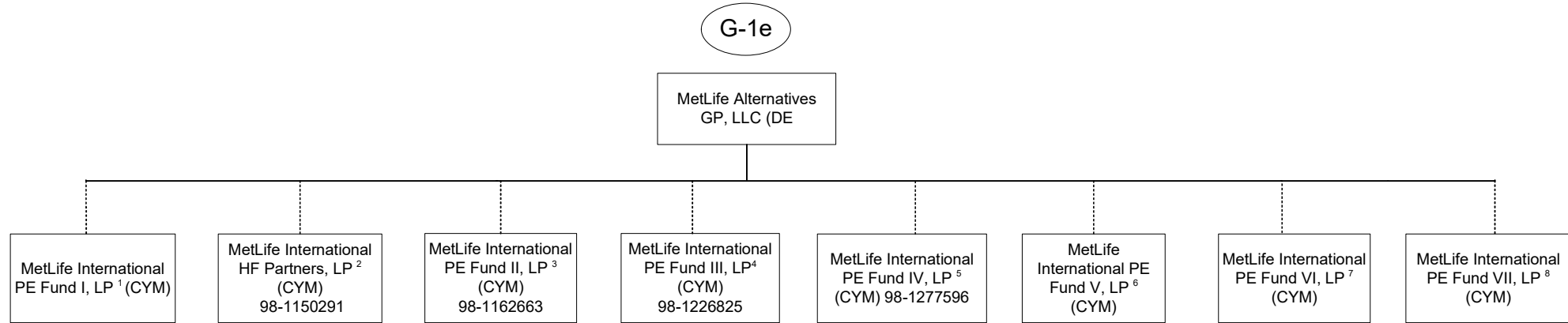
PART 1 - ORGANIZATIONAL CHART



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 27.35%, MetLife Insurance Company of Korea, Limited. owns 1.04%, and Metropolitan Tower Life Insurance Company owns 3.62%.

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

PART 1 - ORGANIZATIONAL CHART



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. de C.V.
 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. de C.V.
 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 96.73% 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.
 7 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.
 8 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.

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

PART 1 - ORGANIZATIONAL CHART

1) The voting securities (excluding directors' qualifying shares, if any) of each subsidiary shown on the organizational chart are 100% owned by their respective parent corporation, unless otherwise indicated.

2) The Metropolitan Money Market Pool and MetLife Intermediate Income Pool are pass-through investments pools, of which Metropolitan Life Insurance Company and/or its subsidiaries and/or affiliates are general partners.

3) The MetLife, Inc. organizational chart does not include real estate joint ventures and partnerships of which MetLife, Inc. and/or its subsidiaries is an investment partner. In addition, certain inactive subsidiaries have also been omitted.

4) MetLife Services EEIG is a cost-sharing mechanism used in European Union for European Union-affiliated members.

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