MetLife Auto & Home®
New Jersey Homeowner Underwriting Guidelines
Metropolitan Property and Casualty Insurance Company (Met P&C®)

We reserve the right to use judgment in evaluating the acceptance of each risk presented to us and making exceptions for valid underwriting and business reasons. Field underwriting and risk development is an important part of the process. These guidelines do not apply to the extent they are in conflict with any applicable state laws.

ANTI-DISCRIMINATION STATEMENT

In providing insurance products and related services to existing customers as well as to the public at large, it is our corporate policy not to unfairly discriminate on any basis including, but not limited to, race, color, religion, creed, national origin, ancestry, disability, lawful occupation, geographic location, age, gender, sexual orientation, or marital status.

New Business Underwriting Guidelines:

These guidelines are to be used only in determining eligibility of business new to the company and still within its first 60 days.

Guideline Type	Not Eligible
Prior Losses	The risk is ineligible when the 5 year prior loss history includes: • Three or more losses of any type • Two losses caused by same peril* • Any liability loss • Any fire loss if GeoProtect level 78-99 applies. • Un-repaired damage to the property to be insured *In accordance with 17:36-5.20a we will not cancel an insurance policy covering an owner occupied one-to-four family dwelling **solely** because of claims or losses due to weather-related damage,
Fire Response Risk	Properties within GeoProtect levels 78-99 are ineligible if: • Coverage A is $1,000,000 or more; OR • The responding fire station is not within 5 miles: OR • The property is isolated or not easily accessible by fire apparatus due to roadway or terrain conditions. Additional company review: Required for GeoProtect levels 78-99 and Coverage A is $999,999 or less.
Major Operating Systems (Electrical, Heating, Plumbing)	Properties are ineligible if: 1. No central heating at the residence to be insured (i.e. alternate heating device is used as a primary heat source, such as a solid fuel or space heating appliance.) 2. The home is single family without both circuit breakers and a minimum 100 amperage service. 3. The home is multifamily without both circuit breakers and a minimum 100 amperage service per unit. 4. The home contains active knob and tube wiring. 5. Copper, PEX or CPVC plumbing is not used for water supply lines. 6. The home contains galvanized or polybutylene pipes. 7. Operating systems have not been properly maintained, have any unrepaired defects, or any building or fire code violations.
Roofing	• Roofs where it is visually evident that repair or replacement is necessary (i.e. major wear and tear, splitting, curling, broken or missing shingles, tiles, or slate; sagging or badly uneven roofs, or unvented roofs.) • Composition shingle roofs over 20 years old • Architectural shingle roofs over 20 years old • Wood roofs and flat roofs over 12 years old • All other roof coverings over 20, except for tile roofs, slate roofs, metal roofs (including standing seam)

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Guideline Type	Not Eligible
Foundation	• Any homes not built on an enclosed foundation or concrete slab • Property built on a severe slope, or hillside construction
Construction Type	• Dwellings or condos listed in the National Registry of Historic Places • Dwellings where unique construction characteristics are not contemplated in the calculation of replacement cost.
Fuel Storage Tanks	• Underground fuel storage tanks that have not been decommissioned
Occupancy	• Vacant, foreclosed, abandoned, condemned property • Commercial property of any type • Property that is unoccupied and being held for sale.
Alarm Systems	• Coverage A is $1.5M or more, and no central fire and burglar alarms • Renters or Condo forms with Coverage C of $500,000 or more, and no central station connected fire or burglar alarms, or no monitored, controlled, or gated access.
Adjacent Exposures	• Any dwelling property with an adjacent exposure that represents an objectively identifiable hazard which significantly increases the insured risk is ineligible.
Landlord Rental Dwelling Properties	• Rental property with business conducted on the premises**.** • More than four (4) rental properties • Any rental property that exceeds four (4) living units • A total of more than eight (8) living units for all rental properties insured with us • **New** Landlords or Landlords Broad Named Perils policies are not eligible to be written with optional Coverage A Plus loss settlement. Optional Extended Limits loss settlement is available. **Existing** Landlords policies with either Replacement Cost or optional Extended Limits loss settlement may not be endorsed to Coverage A Plus loss settlement. • New Landlords or Landlords Broad Named Perils policies are not eligible unless written as part of a GrandProtect or Combo policy package, or written with an existing primary homeowner policy in good standing, or a concurrently submitted and acceptable primary homeowner policy.
Incidental Farming	Coverage 31-Incidental Farming is not available if: • Farming is conducted full time at the property to be insured (requires a commercial farm owners policy – not available.) • Annual revenue derived from farming represents the primary source of income
Other	• Exotic or undomesticated animals • Any dog still on the premises with a prior bite history • The following dogs: American Staffordshire Terrier, Pit Bull, Bull Terrier, Rottweiler, Dingo, Chow, Presa Canario (a.k.a. Canary Dog or Canary Island Dog), and the Italian Mastiff (a.k.a. Cane Corso) • Homes undergoing renovation or restoration • Dwellings with any construction material that contains asbestos including but not limited to roofing, siding, insulation, paint and flooring. • Unfenced swimming pools
Coverage	• Any home where the Coverage A amount requested is greater than 150% of the calculated replacement cost.
Maximum Tier Level	• Risks with tier level assignments that exceed the maximum available tier factor pricing point

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Scheduled Personal Property (SPP) Only
Additional Company Review Required:
>Single SPP items valued over $50,000
>For all miscellaneous class items
>For aggregate SPP valued over $250,000

Fuel Storage Tanks

Additional Company Review Required:
> Outside above ground tanks over 30 years old
> Indoor tanks over 50 years old
> Underground tanks that have been decommissioned

Coastal Risks
Pre-inspection may be required for **dwelling r**isks in designated coastal counties within 5 miles of tidal water.

Additional Company Review Required: (Excluding Renters and Condo)
In all designated coastal counties as follows: Atlantic, Burlington, Cape May, Cumberland, Monmouth and Ocean.
If dwelling risks 2 miles or less from coastal or tributary bodies of water including barrier islands unless:
-Reinforced glass or storm shutters able to withstand 120 MPH wind speeds have been installed.

Ineligible:
All property risks if:
-The National Hurricane Center has issued a hurricane or tropical storm watch or warning for coastal areas.
-The Company has announced a moratorium.
-In coastal counties designated above and 5 miles or less from coastal or tributary bodies of water including barrier islands, and with one or more losses of any type in the last five years. **(Excluding Renters and Condo)**
-Properties built on piers, pilings, stilts, or other open foundations

Mobile Homes

All Mobile homes are ineligible

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New Business: Criteria By Product

PRODUCTS	Coverage Min/Max[1]	# Dwelling Units
HO Broad Named Perils and Homeowners		
RPP Primary	$100,000 / $2,500,000[2]	1 – 2
Seasonal	$100,000 / $500,000	
Market Value	$75,000 / $200,000	1 – 4
Renters/Condos		
RPP	$25,000 / $150,000	1
Landlords and Landlords Broad Named Perils		
RPP and GrandProtect:	$100,000 / $750,000	1 – 4
Landlords Condo		
RPP and GrandProtect:	$20,000 / $150,000	1
Platinum Homeowners		
Monoline Primary	$300,000 / $2,500,000[2]	1
Seasonal	$150,000 / $500,000	1
GrandProtect: Primary	$300,000 / $2,500,000[2]	1
Seasonal	$150,000 / $500,000	
Platinum Condominium and Platinum Renters		
Monoline	$75,000 / $500,000	1
GrandProtect: Primary	$75,000 / $500,000	1
Seasonal	$25,000 / $150,000	1

1. MetLife Auto & Home will insure qualified property risks with Coverage amounts lower or higher than those indicated above. Please call Underwriting in advance to discuss binding.
2. Coverage A up to $2,500,000 is available, however, prior underwriting approval is required for Coverage A limits >= $1,500,000.

Renewal Underwriting Guidelines

A policy of homeowners insurance may be nonrenewed if any of the following conditions exists.
NOTE: We will not non-renew a policy covering an owner occupied one-to-four family dwelling **solely** because of claims or losses due to weather-related damage. We will not use inquiries (NCL) or zero paid (CWP) claims in making a determination of adverse loss history.

- Three or more losses paid under our policy within the 5 years preceding the policy renewal effective date (At least one loss must not be weather–related.)
- Two losses paid under our policy within the 3 years preceding the policy renewal effective date (At least one loss must not be weather-related.)
- Any paid fire loss occurring within the most recent policy term if the loss was the direct result of the insured's negligence.
- Vacant, foreclosed, abandoned, condemned property.
- Commercial property of any type.
- Failure to repair a defect in the property when we have identified the damage and made a specific written request (repair letter) to the insured stating that the damage must be repaired in order for the property to continue to be insurable.
- More than 4 rental properties or more than 8 living units for all properties insured with us

Risk Maintenance Reports (RMR):
Receipt of an RMR indicating one or more defects, conditions or hazards in the property that do not meet our insurability standards, may be nonrenewed.

Other Property Inspections (External Vendor Reports):
Receipt of an outside inspection report in which one or more hazards in the property do not meet our insurability standards, the policy may be nonrenewed.