

June 14, 2018

Re: LTC2007 (with policy application dated after April 30, 2009)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 15% <i>Nationwide</i> experience• Weighted average statutory rate 4% LLR without rate increase – 97.1 % LLR with rate increase – 88.0%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 15% <i>Maryland</i> experience• Weighted average statutory rate 4% LLR without rate increase – 83.1% LLR with rate increase – 75.7%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Attachment 1	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 2	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 96.6%; A/E – 1.49
Attachment 3	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 96.8%; A/E – 1.51

Attachment 4	Actual-to-Expected results for Lapse, Mortality and Morbidity assumptions
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Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Maryland as well as the application of rate stability standards even at the full requested rate action. In addition, though Maryland-only experience is not necessarily credible, the Maryland LLR's still meet the standards above at the full rate action level.

COMAR 31.14.01.04A(5) states, "An insurer may not charge a renewal premium rate for a long-term care policy which exceeds by more than 15 percent any premium charged for the policy during the preceding 12 months." This filing limits the requested rate increase to 15%.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on future lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

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Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC2007

These forms were developed as part of a nationwide series and were issued in Maryland from July 2009 to May 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2007 is an existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

Policy form LTC2007 provides comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC2007 is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum benefit amount, for qualified long-term care services. Benefits are payable for room and board and the following services received in and provided by nursing home, hospice and assisted living facilities: nursing care, maintenance or personal care, therapy services and hospice care. The policy form also covers adult day care and home care service, including hospice care, therapy services and services provided by an independent caregiver and a social worker. Additionally, the policy provides additional benefits for alternate services, international coverage, and return of earned premium upon death.

Coverage is expressed as a combination of a monthly benefit amount and a total benefit amounts. Monthly benefit amount represents the maximum amount a policyholder may receive for covered services in a calendar month. Total benefit amount represents the maximum amount a policyholder may receive for covered services in the lifetime of the policy. Premium rates are determined on benefit duration. Benefit duration (in years) is defined as the ratio between the total benefit amount and the monthly benefit amount, divided by 12.

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Benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for needs assessment; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

Contingent Benefit upon Lapse provides limited benefits if the insured lapses, or cancels the policy within 120 days of a substantial premium increase as defined in the policy.

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Automatic Compound Inflation Protection Rider, 3% Automatic Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, Graded Automatic Compound Inflation Protection Rider, Graded Automatic Compound Inflation Protection through Age 75 Rider, or Urban CPI Compound Inflation Protection Rider, Future Purchase Rider, Guaranteed Purchase Option Rider, Annual Purchase Inflation Protection Rider or Convertible Inflation Protection Rider.

At issue, the insured had the option of selecting the following riders: Cash Benefit Rider, Nonforfeiture Coverage Rider, Shared Care Rider and Ten Year Premium Payment Rider.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2016.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

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Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

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8. Premiums

Premiums are unisex, but vary by issue age, rating class, coverage amount, benefit duration the waiting period, the payment method, premium mode and the selection of any other options or riders. Benefit duration, in years, is defined as (Total Benefit Amount/Monthly Benefit Amount)/12.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide and Maryland experience for policy form series LTC2007 are shown in Exhibit I-A and I-B, respectively.

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2017 through 2097 are developed by multiplying each prior period's earned premium (starting with December 31, 2016 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.00%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

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16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	15%	10/10/2017	4/1/2018

The experience and projections in Exhibit I-A have been restated to reflect a rate level similar to that approved in Maryland on a nationwide basis.

17. Requested Rate Increase

The company is requesting an increase of 15% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, and needed under rate stability regulation, an increase of only 15% is being requested at this time to comply with Maryland’s annual limit. Corresponding rate tables reflecting the 15% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company’s own experience. Since the company’s own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.
- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

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Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.50%
5	1.40%
6	1.20%
7	1.05%
8	0.95%
9+	0.90%

- c. The original pricing expected mortality rates were based on the company’s own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company’s annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management’s view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I-A and I-B. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio requirement.

20. Average Annual Premium

The average September 30, 2017 annualized premium for all premium-paying policies before and after the current requested increases are:

Before increase:	\$2,031
After prior approved increase implementation:	\$2,336
After current requested increase:	\$2,686

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The average September 30, 2017 annualized premiums for all premium-paying policies issued in Maryland, before and after the current requested increases are:

Before increase:	\$2,205
After prior approved increase implementation:	\$2,536
After current requested increase:	\$2,917

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2017 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	9%
45-49	10%
50-54	19%
55-59	25%
60-64	22%
65-69	10%
70-74	3%
75+	1%
Total	100%

By Benefit Period

Benefit Period	%
2 Year	4%
3 Year	27%
4 Year	22%
5 Year	25%
7 Year	8%
8 Year	7%
9 Year	3%
11 Year	4%
Total	100%

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By Inflation Type

Inflation Type	%
Compound 3%	32%
Compound 5%	17%
FPO	19%
GPO	4%
None	28%
Total	100%

By Gender

Gender	%
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	%
Standard	98%
Ten Year	2%
Total	100%

23. Number of Policyholders

As of September 30, 2017, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium
Maryland	-	-	85	\$187,466
Nationwide	1,284	\$2,812,185	4,549	\$9,034,979

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24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Maryland.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Maryland except the filing does not include the certification required for certain policies subject to your Department's long-term care Rate Stability rules. A larger rate increase would be needed in order to certify.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

1	Accumulated value of initial earned premium	93,937,168	x	58%	=	54,483,557
2a	Accumulated value of earned premium	93,937,168				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	134,219,074	x	58%	=	77,847,063
4a	Present value of future projected premium	159,574,258				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	25,355,184	x	85%	=	21,551,907
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					153,882,527
6a	Accumulated value of incurred claims without the inclusion of active life reserves					5,638,746
6b	Present value of future projected incurred claims without the inclusion of active life reserves					217,424,505
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					223,063,250
8	Test: 7 is not less than 5					TRUE

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

1	Accumulated value of initial earned premium	1,601,548	x	58%	=	928,898
2a	Accumulated value of earned premium	1,601,548				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	2,119,182	x	58%	=	1,229,126
4a	Present value of future projected premium	2,517,056				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	397,874	x	85%	=	338,193
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					2,496,216
6a	Accumulated value of incurred claims without the inclusion of active life reserves					237,145
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,880,845
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					3,117,990
8	Test: 7 is not less than 5					TRUE

**Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2007
Assumptions Summary**

	Original Pricing Assumptions	2017 Best Estimate Assumptions																																																																				
Interest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.00%																																																																				
Mortality:	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>33%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>47%</td></tr> <tr><td>4</td><td>53%</td></tr> <tr><td>5</td><td>60%</td></tr> <tr><td>6</td><td>67%</td></tr> <tr><td>7</td><td>73%</td></tr> <tr><td>8</td><td>80%</td></tr> <tr><td>9</td><td>87%</td></tr> <tr><td>10</td><td>93%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	33%	2	40%	3	47%	4	53%	5	60%	6	67%	7	73%	8	80%	9	87%	10	93%	11+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%																				
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Morbidity:	<p>The bases for the morbidity assumptions used in pricing are based on MetLife's internal data and experience studies. These studies analyzed incidence rates, claim continuance rates and utilization for MetLife's existing block of Long Term Care business including individually underwritten business. The results of the studies were modified to reflect specific plan features.</p> <table border="1"> <thead> <tr> <th>Duration</th> <th>U/W Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>64%</td></tr> <tr><td>2</td><td>77%</td></tr> <tr><td>3</td><td>100%</td></tr> </tbody> </table>	Duration	U/W Selection	1	64%	2	77%	3	100%	<p>Current IB block experience with morbidity U/W Selection Factors of:</p> <table border="1"> <thead> <tr> <th>Duration</th> <th>U/W Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>64%</td></tr> <tr><td>2</td><td>77%</td></tr> <tr><td>3</td><td>100%</td></tr> <tr><td>4+</td><td>100%</td></tr> </tbody> </table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																																																		
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2007

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2016 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	7,067,483	0	0.0%	7,067,483	610,949	8.6%	0.00
2	13,340,599	667,970	5.0%	13,340,599	1,585,802	11.9%	0.42
3	12,789,117	561,864	4.4%	12,648,996	2,291,013	18.1%	0.24
4	12,577,039	137,035	1.1%	12,105,033	2,801,165	23.1%	0.05
5	12,314,899	749,166	6.1%	11,566,417	3,100,927	26.8%	0.23
6	12,052,891	1,114,962	9.3%	11,026,903	3,537,642	32.1%	0.29
7	12,164,505	1,962,208	16.1%	10,488,385	3,827,523	36.5%	0.44
8	12,756,509	2,523,603	19.8%	9,946,158	4,223,126	42.5%	0.47
9	12,835,407	2,780,794	21.7%	9,379,537	4,795,491	51.1%	0.42
10	12,541,301	3,072,886	24.5%	8,783,410	5,075,086	57.8%	0.42
11	11,844,161	3,403,754	28.7%	8,166,457	5,422,827	66.4%	0.43
12	11,272,627	3,798,179	33.7%	7,548,408	5,568,578	73.8%	0.46
13	10,940,012	4,262,074	39.0%	6,947,329	5,781,515	83.2%	0.47
14	10,598,894	4,802,089	45.3%	6,364,498	6,029,418	94.7%	0.48
15	10,249,223	5,425,056	52.9%	5,800,454	6,089,464	105.0%	0.50
16	9,889,701	6,135,957	62.0%	5,266,811	6,198,630	117.7%	0.53
17	9,520,105	6,932,422	72.8%	4,762,390	6,148,673	129.1%	0.56
18	9,141,276	7,816,196	85.5%	4,286,180	6,144,077	143.3%	0.60
19	8,753,319	8,785,267	100.4%	3,840,124	6,022,882	156.8%	0.64
20	8,356,936	9,829,814	117.6%	3,425,832	5,879,235	171.6%	0.69
21	7,953,378	10,941,295	137.6%	3,047,025	5,727,600	188.0%	0.73
22	7,543,905	12,102,575	160.4%	2,700,604	5,470,732	202.6%	0.79
23	7,130,013	13,283,827	186.3%	2,383,905	5,279,442	221.5%	0.84
24	6,713,539	14,476,951	215.6%	2,097,652	4,881,335	232.7%	0.93
25	6,296,403	15,658,105	248.7%	1,841,862	4,621,646	250.9%	0.99
26	5,880,583	16,787,242	285.5%	1,614,807	4,384,800	271.5%	1.05
27	5,468,521	17,842,489	326.3%	1,413,240	4,073,150	288.2%	1.13
28	5,062,522	18,813,793	371.6%	1,234,676	3,837,540	310.8%	1.20
29	4,664,738	19,653,177	421.3%	1,078,561	3,405,729	315.8%	1.33
30	4,277,935	20,349,136	475.7%	943,594	3,179,484	337.0%	1.41
31	3,904,052	20,887,029	535.0%	826,834	2,979,751	360.4%	1.48
32	3,544,905	21,245,346	599.3%	725,006	2,746,882	378.9%	1.58
33	3,202,563	21,430,917	669.2%	636,416	2,564,423	402.9%	1.66
34	2,878,465	21,433,419	744.6%	560,261	2,273,750	405.8%	1.83
35	2,573,531	21,256,102	826.0%	495,154	2,092,750	422.6%	1.95
36	2,288,911	20,903,828	913.3%	438,816	1,974,674	450.0%	2.03
37	2,025,163	20,394,435	1007.1%	389,774	1,834,536	470.7%	2.14
38	1,782,319	19,749,908	1108.1%	347,288	1,724,382	496.5%	2.23
39	1,560,255	18,948,016	1214.4%	310,553	1,568,512	505.1%	2.40
40	1,358,838	18,042,145	1327.8%	278,691	1,513,070	542.9%	2.45
41	1,177,264	17,064,507	1449.5%	250,822	1,435,759	572.4%	2.53
42	1,014,560	16,003,415	1577.4%	225,918	1,385,308	613.2%	2.57
43	869,947	14,894,623	1712.1%	203,701	1,346,201	660.9%	2.59
44	742,360	13,757,909	1853.3%	183,644	1,314,671	715.9%	2.59
45	630,478	12,620,935	2001.8%	165,513	1,276,392	771.2%	2.60
46	532,971	11,504,760	2158.6%	149,147	1,230,212	824.8%	2.62
47	448,542	10,414,977	2322.0%	134,188	1,172,795	874.0%	2.66
48	375,968	9,381,342	2495.2%	120,507	1,139,705	945.8%	2.64
49	313,911	8,395,127	2674.4%	107,964	1,086,047	1005.9%	2.66
50	261,050	7,482,009	2866.1%	96,453	1,083,515	1123.4%	2.55
51	216,321	6,628,681	3064.3%	85,925	1,031,675	1200.7%	2.55
52	178,668	5,837,645	3267.3%	76,153	1,010,484	1326.9%	2.46
53	147,136	5,117,566	3478.1%	67,190	977,616	1455.0%	2.39
54	120,827	4,458,576	3690.1%	58,880	951,702	1616.4%	2.28
55	98,967	3,862,526	3902.9%	51,230	904,920	1766.4%	2.21
56	80,835	3,335,598	4126.4%	44,249	836,116	1889.6%	2.18
57	65,874	2,870,010	4356.8%	37,953	771,330	2032.3%	2.14
58	53,564	2,464,853	4601.7%	32,318	703,958	2178.2%	2.11
59	43,439	2,108,013	4852.8%	27,244	630,226	2313.3%	2.10
60	35,109	1,802,299	5133.4%	22,722	584,943	2574.4%	1.99
Lifetime	314,524,335	598,966,406	190.4%	188,267,840	178,141,783	94.6%	2.01
Lifetime*	183,554,502	177,337,138	96.6%	127,273,512	82,507,226	65.0%	1.49

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland (15% on October 10, 2017) rather than the prior rate action approved by other states.

- Figures in column D and E do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2007

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2016			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	2009	1,005,858	0	0.0%	1,005,858	86,951	8.6%	0.00	0.0%	8.6%	0.00
	2010	6,471,612	481,183	7.4%	5,393,660	528,552	9.8%	0.76	6.4%	9.6%	0.67
	2011	12,943,257	199,347	1.5%	10,854,011	1,311,572	12.1%	0.13	3.4%	11.1%	0.30
	2012	12,768,074	35,990	0.3%	12,169,753	1,983,326	16.3%	0.02	2.2%	13.2%	0.17
	2013	12,624,976	844,678	6.7%	11,688,925	2,444,891	20.9%	0.32	3.4%	15.3%	0.22
	2014	12,338,858	732,949	5.9%	11,235,486	2,794,234	24.9%	0.24	3.9%	17.2%	0.23
	2015	12,036,604	942,052	7.8%	10,776,936	3,148,335	29.2%	0.27	4.5%	19.1%	0.24
	2016	11,851,227	1,913,115	16.1%	10,311,970	3,478,628	33.7%	0.48	6.0%	20.9%	0.29
Projected Experience	2017	11,544,222	2,550,669	22.1%	9,833,856	3,873,383	39.4%	0.56	7.7%	22.8%	0.34
	2018	11,860,876	2,781,389	23.5%	9,328,603	4,327,563	46.4%	0.51	9.2%	24.8%	0.37
	2019	12,621,440	3,069,731	24.3%	8,790,279	4,682,749	53.3%	0.46	10.6%	26.9%	0.39
	2020	12,023,954	3,399,956	28.3%	8,226,494	4,979,053	60.5%	0.47	11.9%	28.9%	0.41
	2021	11,412,626	3,792,915	33.2%	7,654,063	5,199,157	67.9%	0.49	13.3%	30.9%	0.43
	2022	11,067,318	4,254,279	38.4%	7,087,978	5,423,791	76.5%	0.50	14.7%	33.0%	0.45
	2023	10,722,236	4,792,174	44.7%	6,533,281	5,645,040	86.4%	0.52	16.2%	35.0%	0.46
	2024	10,368,659	5,413,465	52.2%	5,993,438	5,784,809	96.5%	0.54	17.9%	36.9%	0.48
	2025	10,004,448	6,120,143	61.2%	5,475,491	5,881,203	107.4%	0.57	19.6%	38.9%	0.50
	2026	9,630,039	6,913,061	71.8%	4,981,588	5,911,377	118.7%	0.60	21.4%	40.7%	0.53
	2027	9,246,634	7,789,629	84.2%	4,511,798	5,909,092	131.0%	0.64	23.4%	42.5%	0.55
	2028	8,853,852	8,749,186	98.8%	4,067,923	5,846,992	143.7%	0.69	25.6%	44.3%	0.58
	2029	8,452,557	9,783,238	115.7%	3,652,762	5,745,185	157.3%	0.74	27.9%	45.9%	0.61
	2030	8,044,163	10,882,504	135.3%	3,268,808	5,610,313	171.6%	0.79	30.3%	47.4%	0.64
	2031	7,629,907	12,029,149	157.7%	2,915,024	5,426,774	186.2%	0.85	32.9%	48.9%	0.67
	2032	7,211,287	13,200,061	183.0%	2,589,810	5,210,753	201.2%	0.91	35.6%	50.2%	0.71
	2033	6,790,059	14,378,968	211.8%	2,293,554	4,918,392	214.4%	0.99	38.5%	51.5%	0.75
	2034	6,368,271	15,543,537	244.1%	2,026,594	4,661,552	230.0%	1.06	41.4%	52.6%	0.79
	2035	5,948,070	16,670,746	280.3%	1,787,642	4,428,414	247.7%	1.13	44.4%	53.6%	0.83
	2036	5,531,523	17,718,783	320.3%	1,574,182	4,170,728	264.9%	1.21	47.6%	54.6%	0.87
	2037	5,121,199	18,682,793	364.8%	1,384,215	3,893,966	281.3%	1.30	50.7%	55.4%	0.91
	2038	4,719,334	19,524,578	413.7%	1,216,921	3,561,457	292.7%	1.41	53.9%	56.2%	0.96
	2039	4,328,445	20,214,758	467.0%	1,071,045	3,308,058	308.9%	1.51	57.0%	56.9%	1.00
	2040	3,950,725	20,757,299	525.4%	943,973	3,106,008	329.0%	1.60	60.1%	57.5%	1.05
	2041	3,588,050	21,126,460	588.8%	832,790	2,899,064	348.1%	1.69	63.2%	58.1%	1.09
	2042	3,242,089	21,322,791	657.7%	735,680	2,687,458	365.3%	1.80	66.1%	58.6%	1.13
	2043	2,914,587	21,327,940	731.8%	651,613	2,444,570	375.2%	1.95	69.0%	59.0%	1.17
	2044	2,606,597	21,167,950	812.1%	579,144	2,254,918	389.4%	2.09	71.7%	59.4%	1.21
	2045	2,319,093	20,844,803	898.8%	516,252	2,121,699	411.0%	2.19	74.3%	59.7%	1.24
	2046	2,052,390	20,343,394	991.2%	461,365	1,994,927	432.4%	2.29	76.8%	60.1%	1.28
	2047	1,806,923	19,714,622	1091.1%	413,553	1,869,136	452.0%	2.41	79.0%	60.4%	1.31
	2048	1,582,390	18,952,188	1197.7%	371,990	1,744,177	468.9%	2.55	81.2%	60.6%	1.34
	2049	1,378,603	18,060,913	1310.1%	335,757	1,664,485	495.7%	2.64	83.1%	60.9%	1.37
	2050	1,194,912	17,097,009	1430.8%	303,856	1,600,461	526.7%	2.72	84.9%	61.1%	1.39
2051	1,030,285	16,055,609	1558.4%	275,356	1,550,113	562.9%	2.77	86.5%	61.3%	1.41	
2052	883,737	14,960,597	1692.9%	249,718	1,514,686	606.6%	2.79	87.9%	61.5%	1.43	
2053	754,534	13,845,020	1834.9%	226,494	1,484,752	655.5%	2.80	89.2%	61.7%	1.45	
2054	641,167	12,714,965	1983.1%	205,382	1,449,951	706.0%	2.81	90.3%	61.9%	1.46	
2055	542,196	11,604,008	2140.2%	186,149	1,405,089	754.8%	2.84	91.4%	62.1%	1.47	
2056	456,553	10,523,334	2305.0%	168,501	1,356,374	805.0%	2.86	92.2%	62.2%	1.48	
2057	382,850	9,483,270	2477.0%	152,239	1,315,063	863.8%	2.87	93.0%	62.4%	1.49	
2058	319,812	8,503,390	2658.9%	137,226	1,278,584	931.7%	2.85	93.6%	62.5%	1.50	
2059	266,149	7,579,666	2847.9%	123,358	1,257,959	1019.8%	2.79	94.2%	62.6%	1.50	
2060	220,592	6,726,379	3049.2%	110,528	1,224,820	1108.2%	2.75	94.7%	62.8%	1.51	
2061	182,332	5,930,243	3252.4%	98,592	1,196,278	1213.4%	2.68	95.1%	62.9%	1.51	
2062	150,265	5,204,018	3463.2%	87,500	1,169,111	1336.1%	2.59	95.4%	63.0%	1.52	
2063	123,496	4,544,390	3679.8%	77,169	1,137,867	1474.5%	2.50	95.7%	63.1%	1.52	
2064	101,229	3,942,870	3895.0%	67,578	1,087,926	1609.9%	2.42	96.0%	63.2%	1.52	
2065	82,784	3,407,036	4115.6%	58,754	1,017,710	1732.1%	2.38	96.2%	63.3%	1.52	
2066	67,522	2,933,721	4344.9%	50,722	942,897	1859.0%	2.34	96.4%	63.4%	1.52	
2067	54,966	2,520,773	4586.1%	43,453	864,702	1990.0%	2.30	96.5%	63.4%	1.52	
2068	44,629	2,160,727	4841.6%	36,876	787,978	2136.8%	2.27	96.6%	63.5%	1.52	
2069	36,147	1,847,026	5109.7%	30,955	716,408	2314.3%	2.21	96.7%	63.5%	1.52	
2070	29,200	1,579,142	5408.0%	25,667	630,446	2456.3%	2.20	96.8%	63.6%	1.52	
Past		82,040,466	5,149,315	6.3%	73,436,599	15,776,488	21.5%	0.29	6.0%	20.9%	0.29
Future		232,507,928	595,037,261	255.9%	114,823,540	162,175,417	141.2%	1.81	153.0%	106.6%	1.44
Lifetime		314,548,394	600,186,576	190.8%	188,260,139	177,951,905	94.5%	2.02	96.8%	64.0%	1.51

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Maryland (15% on October 10, 2017) rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	11,005	12,576	87.51%
2	13,869	10,602	130.82%
3	9,584	8,983	106.70%
4	6,951	7,536	92.24%
5	5,557	4,842	114.76%
6	3,703	3,475	106.57%
7	2,683	2,861	93.79%
8	1,960	2,173	90.20%
9	1,470	1,584	92.81%
10+	2,634	3,386	77.79%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,317	84.25%
4	1,316	1,663	79.12%
5	1,532	1,922	79.73%
6	1,694	2,194	77.22%
7	1,859	2,446	75.99%
8	2,052	2,691	76.24%
9	2,105	2,872	73.29%
10	2,268	3,000	75.61%
11	2,270	3,049	74.45%
12	2,125	2,668	79.64%
13	1,883	2,201	85.57%
14+	4,505	4,701	95.82%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Individual Business												
Calendar Year	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
2002	3	2	152%	1	1	78%	2	1	282%	0	1	0%
2003	14	8	186%	6	5	115%	4	3	133%	2	3	67%
2004	19	17	114%	15	13	119%	7	6	111%	5	7	71%
2005	33	27	121%	16	20	79%	15	11	140%	9	12	76%
2006	49	40	124%	33	31	106%	23	16	144%	18	18	99%
2007	80	57	141%	55	48	116%	34	25	138%	31	29	105%
2008	114	81	141%	88	73	121%	33	37	90%	43	47	92%
2009	110	105	105%	91	96	95%	53	48	109%	56	60	93%
2010	129	130	99%	99	115	86%	65	59	109%	82	75	110%
2011	157	155	101%	135	136	99%	68	74	92%	77	91	84%
2012	197	182	108%	162	157	103%	93	88	106%	120	109	110%
2013	209	214	98%	168	180	93%	98	104	95%	103	126	82%
2014	235	248	95%	201	204	99%	105	122	86%	156	146	107%
2015	264	278	95%	233	219	106%	124	141	88%	170	165	103%
Total	1,613	1,543	105%	1,303	1,297	100%	724	734	99%	872	890	98%

¹ Based on actual experience through 6/30/2016 including adjustments for incurred but not reported claims.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Terminations
All Business (excl. AARP-Pru)

Claim Duration (Months)	Non AARP-Pru Block						
	Actual Deaths	Expected Deaths ¹	Actual Recoveries	Expected Recoveries ¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	774	482	59	75	160%	78%	149%
2	703	1,197	156	233	59%	67%	60%
3	746	1,036	218	222	72%	98%	77%
4	834	1,139	294	252	73%	116%	81%
5	831	934	262	206	89%	127%	96%
6	726	816	196	179	89%	110%	93%
7	623	676	174	148	92%	118%	97%
8	561	582	131	122	96%	107%	98%
9	546	510	104	103	107%	101%	106%
10	465	459	114	88	101%	130%	106%
11	443	423	73	76	105%	96%	103%
12	469	397	80	67	118%	119%	118%
13+	11,666	10,750	1,254	1,365	109%	92%	107%
Total	19,387	19,402	3,115	3,137	100%	99%	100%

¹ The expected deaths and recoveries are based on current best estimate assumptions.