

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

August 18, 2019

Maryland Insurance Administration
200 St. Paul Place, Suite 2700, Baltimore, MD 21202

Re: LTC-FAC-MD, LTC-VAL-MD, LTC-IDEAL-MD, LTC-PREM-MD
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 previous 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 Attachments on specific aspects of the Maryland Administrative Code as well as 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">• <i>Nationwide</i> experience• Without/with proposed rate increase of 15.00%• Weighted average statutory rate 4.48% LLR without rate increase – 112.5% LLR with rate increase – 105.2%
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">• <i>Maryland</i> experience• Without/with proposed rate increase of 15.00%• Weighted average statutory rate 4.48% LLR without rate increase – 115.8% LLR with rate increase – 108.0%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Policy Duration) Attachment 3 – A/E Ratios (Calendar Year) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination)
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Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

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.*" The requested rate increase for this filing is 15.00%.

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.

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 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.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. 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.

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

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style.

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

METROPOLITAN LIFE INSURANCE COMPANY

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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:

- LTC-FAC-MD
- LTC-VAL-MD
- LTC-IDEAL-MD
- LTC-PREM-MD

These forms were developed as part of a nationwide series and were issued in Maryland from August 2002 to June 2006, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2009.

Policy forms LTC-FAC-MD, LTC-VAL-MD, LTC-IDEAL-MD, and LTC-PREM-MD (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC-PREM provide 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

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

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LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are

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also provided. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, 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 hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; 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).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

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.

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, 2017.

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- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

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+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% 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, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

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, 2017 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, 2017 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 LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM are shown in Exhibit I-A and Exhibit 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 4.48%. Incurred but not reported reserve balances as of December 31, 2017 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, 2017 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 4.48%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 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-A and I-B 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 4.48%.

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

Projections in Exhibit II-A and II-B 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	15.00%	8/21/2009	2/1/2010
2	15.00%	1/15/2016	6/1/2016
3	12.50%	11/15/2018	5/1/2019

The 1st round premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

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

17. Requested Rate Increase

The company is requesting an increase of 15.00% for the policy forms listed above. Corresponding rate tables reflecting the 15.00% increase are included with this filing.

The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 1st round rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

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 claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

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- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

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.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

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 reflecting the implementation of the actuarially equivalent single increase is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase meet the requirements under rate stability regulations.

20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Maryland, before and after the current requested increase of 15.00% are:

Before increase:	\$2,561
After prior authorized 12.50% increase:	\$2,881
After current requested 15.00% increase:	\$3,313

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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, 2018 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	6%
45-49	10%
50-54	21%
55-59	29%
60-64	22%
65-69	9%
70-74	3%
75+	1%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	7%
3 Year	20%
4 Year	16%
5 Year	27%
6 Year	0%
7 Year	6%
Lifetime	24%
Total	100%

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By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	61%
Simple 5%	25%
FPO	3%
None	11%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	5%
75%	8%
100%	84%
Total	100%

By Gender

Gender	%
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	1%
Reduced Pay at 65	6%
Lifetime	90%
Ten Pay	0%
Total	100%

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23. Number of Policyholders

As of September 30, 2018, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2018 Annualized Premium	Number of Insured	2018 Annualized Premium
Maryland	-	-	2,032	\$5,203,367

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.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

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.

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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A	-	-	-	-	-	4.48%	2.3509	
	1999	-	-	N/A	-	-	-	-	N/A	-	-	-	-	-	4.48%	2.2501	
	2000	-	-	N/A	-	-	-	-	N/A	-	-	-	-	-	4.48%	2.1536	
	2001	-	-	N/A	-	-	-	-	N/A	-	-	-	-	-	4.48%	2.0612	
	2002	1,509,990	-	0.0%	3,067	2,978,955	-	0.0%	-	-	-	-	-	-	4.48%	1.9728	
	2003	22,717,279	173,039	0.8%	20,228	42,895,145	326,736	0.8%	-	-	-	-	-	-	4.48%	1.8882	
	2004	84,549,231	1,165,913	1.4%	55,861	152,800,028	2,107,075	1.4%	-	-	-	-	-	-	4.48%	1.8072	
	2005	189,377,165	6,727,005	3.6%	96,799	327,569,401	11,635,833	3.6%	-	-	-	-	-	-	4.48%	1.7297	
	2006	237,139,037	9,147,328	3.9%	96,923	392,591,335	15,143,697	3.9%	-	-	-	-	-	-	4.48%	1.6555	
	2007	232,250,395	15,954,639	6.9%	94,163	368,006,985	25,280,554	6.9%	-	-	-	-	-	-	4.48%	1.5845	
	2008	226,734,335	15,104,879	6.7%	91,295	343,857,765	22,907,558	6.7%	-	-	-	-	-	-	4.48%	1.5166	
	2009	220,281,395	18,639,466	8.5%	87,977	319,743,190	27,055,587	8.5%	-	-	-	-	-	-	4.48%	1.4515	
	2010	212,251,681	21,759,404	10.3%	85,168	294,874,059	30,229,601	10.3%	-	-	-	-	-	-	4.48%	1.3893	
	2011	223,191,306	24,126,933	10.8%	82,943	296,773,177	32,081,118	10.8%	-	-	-	-	-	-	4.48%	1.3297	
	2012	217,286,403	26,819,664	12.3%	80,649	276,529,753	34,132,072	12.3%	-	-	-	-	-	-	4.48%	1.2727	
	2013	209,279,626	31,748,173	15.2%	79,153	254,916,653	38,671,409	15.2%	-	-	-	-	-	-	4.48%	1.2181	
	2014	188,906,020	42,645,062	22.6%	78,150	220,231,277	49,716,660	22.6%	-	-	-	-	-	-	4.48%	1.1658	
2015	159,728,244	53,385,283	33.4%	76,989	178,228,381	59,568,504	33.4%	-	-	-	-	-	-	4.48%	1.1158		
2016	147,766,667	66,430,512	45.0%	75,905	157,809,653	70,945,472	45.0%	-	-	-	-	-	-	4.48%	1.0680		
2017	153,703,477	75,879,441	49.4%	74,899	157,109,599	77,560,955	49.4%	-	-	-	-	-	-	4.48%	1.0222		
Projected Future Experience	2018	147,691,468	68,570,142	46.4%	73,097	144,489,530	67,083,547	46.4%	1.3192	N/A	0.0241	N/A	0.976	0.955	4.48%	0.9783	
	2019	146,997,601	79,900,582	54.4%	71,232	137,642,693	74,815,719	54.4%	1.3650	N/A	0.0255	N/A	0.974	0.962	4.48%	0.9364	
	2020	152,799,339	93,026,225	60.9%	69,302	136,938,742	83,370,087	60.9%	1.4789	N/A	0.0271	N/A	0.973	0.959	4.48%	0.8962	
	2021	146,870,530	108,134,483	73.6%	67,306	125,979,959	92,753,650	73.6%	1.4841	N/A	0.0288	N/A	0.971	0.958	4.48%	0.8578	
	2022	140,392,067	125,387,212	89.3%	65,244	115,258,061	102,939,485	89.3%	1.4841	N/A	0.0306	N/A	0.969	0.956	4.48%	0.8210	
	2023	133,874,317	144,913,816	108.2%	63,114	105,193,269	113,867,681	108.2%	1.4841	N/A	0.0326	N/A	0.967	0.954	4.48%	0.7858	
	2024	127,284,977	166,709,971	131.0%	60,918	95,710,929	125,375,941	131.0%	1.4841	N/A	0.0348	N/A	0.965	0.951	4.48%	0.7521	
	2025	120,670,164	190,769,372	158.1%	58,659	86,858,930	137,316,657	158.1%	1.4841	N/A	0.0371	N/A	0.963	0.948	4.48%	0.7198	
	2026	114,021,003	216,931,272	190.3%	56,339	78,552,746	149,450,948	190.3%	1.4841	N/A	0.0395	N/A	0.960	0.945	4.48%	0.6889	
	2027	107,303,970	244,886,977	228.2%	53,964	70,754,530	161,474,574	228.2%	1.4841	N/A	0.0422	N/A	0.958	0.941	4.48%	0.6594	
	2028	100,603,958	274,446,286	272.8%	51,539	63,491,482	173,203,936	272.8%	1.4841	N/A	0.0449	N/A	0.955	0.938	4.48%	0.6311	
	2029	93,905,426	305,208,771	325.0%	49,071	56,722,195	184,356,881	325.0%	1.4841	N/A	0.0479	N/A	0.952	0.933	4.48%	0.6040	
	2030	87,286,551	336,533,698	385.6%	46,568	50,462,831	194,559,679	385.6%	1.4841	N/A	0.0510	N/A	0.949	0.930	4.48%	0.5781	
	2031	80,773,592	367,685,228	455.2%	44,040	44,694,658	203,452,209	455.2%	1.4841	N/A	0.0543	N/A	0.946	0.925	4.48%	0.5533	
	2032	74,398,817	398,146,572	535.2%	41,497	39,401,631	210,858,518	535.2%	1.4841	N/A	0.0577	N/A	0.942	0.921	4.48%	0.5296	
	2033	68,162,360	427,185,131	626.7%	38,951	34,550,531	216,534,070	626.7%	1.4841	N/A	0.0613	N/A	0.939	0.916	4.48%	0.5069	
	2034	62,128,155	453,899,833	730.6%	36,415	30,141,198	220,207,485	730.6%	1.4841	N/A	0.0651	N/A	0.935	0.911	4.48%	0.4851	
	2035	56,313,721	477,452,279	847.8%	33,902	26,148,587	221,699,119	847.8%	1.4841	N/A	0.0690	N/A	0.931	0.906	4.48%	0.4643	
	2036	50,753,933	497,003,218	979.2%	31,426	22,556,185	220,879,363	979.2%	1.4841	N/A	0.0730	N/A	0.927	0.901	4.48%	0.4444	
	2037	45,484,184	512,601,585	1127.0%	29,000	19,347,207	218,040,830	1127.0%	1.4841	N/A	0.0772	N/A	0.923	0.896	4.48%	0.4254	
	2038	40,511,584	523,376,772	1291.9%	26,638	16,492,977	213,075,870	1291.9%	1.4841	N/A	0.0815	N/A	0.919	0.891	4.48%	0.4071	
	2039	35,865,930	528,659,755	1474.0%	24,353	13,975,388	205,995,636	1474.0%	1.4841	N/A	0.0858	N/A	0.914	0.885	4.48%	0.3897	
	2040	31,559,999	528,810,652	1675.6%	22,156	11,770,115	197,216,799	1675.6%	1.4841	N/A	0.0902	N/A	0.910	0.880	4.48%	0.3729	
	2041	27,600,142	523,985,137	1898.5%	20,059	9,851,831	187,035,748	1898.5%	1.4841	N/A	0.0947	N/A	0.905	0.875	4.48%	0.3569	
	2042	23,985,688	514,310,773	2144.2%	18,070	8,194,449	175,708,681	2144.2%	1.4841	N/A	0.0991	N/A	0.901	0.869	4.48%	0.3416	
	2043	20,715,386	500,421,843	2415.7%	16,197	6,773,647	163,631,080	2415.7%	1.4841	N/A	0.1036	N/A	0.896	0.864	4.48%	0.3270	
	2044	17,779,153	482,563,020	2714.2%	14,445	5,564,198	151,023,844	2714.2%	1.4841	N/A	0.1082	N/A	0.892	0.858	4.48%	0.3130	
	2045	15,163,976	461,443,818	3043.0%	12,817	4,542,203	138,220,435	3043.0%	1.4841	N/A	0.1127	N/A	0.887	0.853	4.48%	0.2995	
	2046	12,855,503	437,345,721	3402.0%	11,315	3,685,568	125,383,460	3402.0%	1.4841	N/A	0.1171	N/A	0.883	0.848	4.48%	0.2867	
	2047	10,832,839	411,081,278	3794.8%	9,939	2,972,484	112,798,937	3794.8%	1.4841	N/A	0.1216	N/A	0.878	0.843	4.48%	0.2744	
	2048	9,074,330	383,222,808	4223.2%	8,686	2,383,163	100,644,629	4223.2%	1.4841	N/A	0.1261	N/A	0.874	0.838	4.48%	0.2626	
	2049	7,557,069	354,479,464	4690.7%	7,552	1,899,567	89,102,990	4690.7%	1.4841	N/A	0.1306	N/A	0.869	0.833	4.48%	0.2514	
	2050	6,257,350	325,452,774	5201.1%	6,533	1,505,406	78,298,081	5201.1%	1.4841	N/A	0.1349	N/A	0.865	0.828	4.48%	0.2406	
	2051	5,152,562	296,477,883	5754.0%	5,624	1,186,447	68,268,032	5754.0%	1.4841	N/A	0.1392	N/A	0.861	0.823	4.48%	0.2303	
	2052	4,219,448	268,222,238	6356.8%	4,817	929,914	59,112,837	6356.8%	1.4841	N/A	0.1435	N/A	0.857	0.819	4.48%	0.2204	
	2053	3,436,927	240,906,255	7009.3%	4,105	724,969	50,815,598	7009.3%	1.4841	N/A	0.1479	N/A	0.852	0.815	4.48%	0.2109	
	2054	2,785,196	214,763,999	7710.9%	3,482	562,298	43,358,315	7710.9%	1.4841	N/A	0.1518	N/A	0.848	0.810	4.48%	0.2019	
	2055	2,246,371	190,173,493	8465.8%	2,939	434,065	36,747,080	8465.8%	1.4841	N/A	0.1559	N/A	0.844	0.807	4.48%	0.1932	
	2056	1,803,470	167,155,158	9268.5%	2,469	333,537	30,913,955	9268.5%	1.4841	N/A	0.1597	N/A	0.840	0.803	4.48%	0.1849	
	2057	1,442,218	146,045,903	10126.5%	2,064	255,286	25,851,522	10126.5%	1.4841	N/A	0.1643	N/A	0.836	0.800	4.48%	0.1770	
	2058	1,149,423	126,783,789	11030.2%	1,718	194,733	21,479,413	11030.2%	1.4841	N/A	0.1674	N/A	0.833	0.797	4.48%	0.1694	
	2059	913,050	109,461,643	11988.6%	1,425	148,052	17,749,355	11988.6%	1.4841	N/A	0.1706	N/A	0.829	0.794	4.48%	0.1622	
	2060	723,108	93,995,299	12998.8%	1,177	112,224	14,587,763	12998.8%	1.4841	N/A	0.1738	N/A	0.826	0.792	4.48%	0.1552	
	2061	571,051	80,246,289	14052.4%	969	84,824	11,919,814	14052.4%	1.4841	N/A	0.1769	N/A	0.823	0.790	4.48%	0.1485	
	2062	449,858	68,161,186	15151.7%	795	63,956	9,690,442	15151.7%	1.4841	N/A	0.1800	N/A	0.820	0.788	4.48%	0.1422	
	2063	353,534	57,651,649	16307.3%	649	48,106	7,844,768	16307.3%	1.4841	N/A	0.1830	N/A	0.817	0.786	4.48%	0.1361	
	2064	277,331	48,551,636	17506.7%	529	36,118	6,323,160	17506.7%	1.4841	N/A	0.1857	N/A	0.814	0.784	4.48%	0.1302	
	2065	217,177	40,732,692	18755.5%	429	27,071	5,077,330	18755.5%	1.4841	N/A	0.1889	N/A	0.811	0.783	4.48%	0.1246	
	2066	169,781	33,987,021	20018.2%	347	20,256	4,054,780	20018.2%	1.4841	N/A	0.1906	N/A	0.809	0.782	4.48%	0.1193	
	2067	132,475	28,243,797	21320.1%	280	15,127	3,225,071	21320.1%	1.4841	N/A	0.1924	N/A	0.808	0.780	4.48%	0.1142	
	2068	103,172	23,345,478	22627.6%	225	11,276	2,551,414	22627.6%	1.4841	N/A	0.19						

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.00% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Calendar Year	Loss Ratio Demonstration				Factors Derived from Projected Values for Illustrative Purposes Only				Interest Rate Factors	
	Without Interest	With Interest	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistency Factors	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
1998	-	-	N/A	-	-	-	N/A	4.48%	2.3509	
1999	-	-	N/A	-	-	-	N/A	4.48%	2.2501	
2000	-	-	N/A	-	-	-	N/A	4.48%	2.1536	
2001	-	-	N/A	-	-	-	N/A	4.48%	2.0612	
2002	1,509,990	-	0.0%	3,067	2,978,955	-	0.0%	4.48%	1.9728	
2003	22,717,279	173,039	0.8%	20,228	42,895,145	326,736	0.8%	4.48%	1.8882	
2004	84,549,231	1,165,913	1.4%	55,861	152,800,028	2,107,075	1.4%	4.48%	1.8072	
2005	189,377,165	6,727,005	3.6%	96,799	327,569,401	11,635,833	3.6%	4.48%	1.7297	
2006	237,139,037	9,147,328	3.9%	96,923	392,591,335	15,143,697	3.9%	4.48%	1.6555	
2007	232,250,395	15,954,639	6.9%	94,163	368,006,985	25,280,554	6.9%	4.48%	1.5845	
2008	226,734,335	15,104,879	6.7%	91,295	343,857,765	22,907,558	6.7%	4.48%	1.5166	
2009	220,281,395	18,639,466	8.5%	87,977	319,743,190	27,055,587	8.5%	4.48%	1.4515	
2010	212,251,681	21,759,404	10.3%	85,168	294,874,059	30,229,601	10.3%	4.48%	1.3893	
2011	223,191,306	24,126,933	10.8%	82,943	296,773,177	32,081,118	10.8%	4.48%	1.3297	
2012	217,286,403	26,819,664	12.3%	80,649	276,529,753	34,132,072	12.3%	4.48%	1.2727	
2013	209,279,626	31,748,173	15.2%	79,153	254,916,653	38,671,409	15.2%	4.48%	1.2181	
2014	188,906,020	42,645,062	22.6%	78,150	220,231,277	49,716,660	22.6%	4.48%	1.1658	
2015	159,728,244	53,385,283	33.4%	76,989	178,228,381	59,568,504	33.4%	4.48%	1.1158	
2016	147,766,667	66,430,512	45.0%	75,905	157,809,653	70,945,472	45.0%	4.48%	1.0680	
2017	153,703,477	75,879,441	49.4%	74,899	157,109,599	77,560,955	49.4%	4.48%	1.0222	
2018	147,691,468	68,570,142	46.4%	73,097	144,489,530	67,083,547	46.4%	4.48%	0.9783	
2019	146,997,601	79,900,582	54.4%	71,232	137,642,693	74,815,719	54.4%	4.48%	0.9364	
2020	154,019,036	92,611,153	60.1%	69,116	138,031,834	82,998,100	60.1%	4.48%	0.8962	
2021	157,885,133	103,375,916	65.5%	65,508	135,427,867	88,671,932	65.5%	4.48%	0.8578	
2022	152,908,362	118,752,860	77.7%	63,143	125,533,599	97,492,862	77.7%	4.48%	0.8210	
2023	145,809,539	137,246,293	94.1%	61,081	114,571,506	107,842,838	94.1%	4.48%	0.7858	
2024	138,610,961	157,889,193	113.9%	58,956	104,243,792	118,742,184	113.9%	4.48%	0.7521	
2025	131,428,204	180,675,589	137.5%	56,770	94,602,616	130,051,106	137.5%	4.48%	0.7198	
2026	124,186,254	205,453,239	165.4%	54,525	85,555,915	141,543,361	165.4%	4.48%	0.6889	
2027	116,870,382	231,929,782	198.5%	52,226	77,062,469	152,930,805	198.5%	4.48%	0.6594	
2028	109,573,046	259,925,081	237.2%	49,879	69,151,903	164,039,556	237.2%	4.48%	0.6311	
2029	102,277,324	289,059,894	282.6%	47,490	61,779,117	174,602,389	282.6%	4.48%	0.6040	
2030	95,068,360	318,727,390	335.3%	45,068	54,961,716	184,265,348	335.3%	4.48%	0.5781	
2031	87,974,755	348,230,664	395.8%	42,621	48,679,296	192,687,365	395.8%	4.48%	0.5533	
2032	81,031,653	377,080,270	465.3%	40,161	42,914,382	199,701,800	465.3%	4.48%	0.5296	
2033	74,239,201	404,582,373	545.0%	37,697	37,630,796	205,077,054	545.0%	4.48%	0.5069	
2034	67,667,031	429,883,575	635.3%	35,243	32,828,359	208,556,105	635.3%	4.48%	0.4851	
2035	61,334,227	452,189,839	737.3%	32,811	28,479,797	209,968,815	737.3%	4.48%	0.4643	
2036	55,278,770	470,706,320	851.5%	30,414	24,567,123	209,192,433	851.5%	4.48%	0.4444	
2037	49,539,210	485,479,363	980.0%	28,066	21,072,058	206,504,090	980.0%	4.48%	0.4254	
2038	44,123,291	495,684,426	1123.4%	25,780	17,963,366	201,801,830	1123.4%	4.48%	0.4071	
2039	39,063,465	500,687,881	1281.7%	23,568	15,221,328	195,096,217	1281.7%	4.48%	0.3897	
2040	34,373,650	500,830,794	1457.0%	21,442	12,819,449	186,781,877	1457.0%	4.48%	0.3729	
2041	30,060,762	496,260,601	1650.9%	19,413	10,730,146	177,139,515	1650.9%	4.48%	0.3569	
2042	26,124,071	487,098,117	1864.6%	17,488	8,925,005	166,411,773	1864.6%	4.48%	0.3416	
2043	22,562,213	473,944,063	2100.6%	15,675	7,377,534	154,973,209	2100.6%	4.48%	0.3270	
2044	19,364,208	457,030,167	2360.2%	13,980	6,060,259	143,033,033	2360.2%	4.48%	0.3130	
2045	16,515,882	437,028,401	2646.1%	12,404	4,947,151	130,907,065	2646.1%	4.48%	0.2995	
2046	14,001,603	414,205,356	2958.3%	10,951	4,014,146	118,749,305	2958.3%	4.48%	0.2867	
2047	11,798,613	389,330,589	3299.8%	9,619	3,237,489	106,830,642	3299.8%	4.48%	0.2744	
2048	9,883,328	362,946,136	3672.3%	8,406	2,595,628	95,319,429	3672.3%	4.48%	0.2626	
2049	8,230,800	335,723,629	4078.9%	7,309	2,068,918	84,388,468	4078.9%	4.48%	0.2514	
2050	6,815,208	308,232,768	4522.7%	6,323	1,639,616	74,155,257	4522.7%	4.48%	0.2406	
2051	5,611,925	280,790,966	5003.5%	5,443	1,292,221	64,655,908	5003.5%	4.48%	0.2303	
2052	4,595,622	254,030,352	5527.7%	4,662	1,012,818	55,985,123	5527.7%	4.48%	0.2204	
2053	3,743,338	228,159,683	6095.1%	3,973	789,602	48,126,898	6095.1%	4.48%	0.2109	
2054	3,033,504	203,400,638	6705.1%	3,369	612,429	41,064,186	6705.1%	4.48%	0.2019	
2055	2,446,640	180,111,239	7361.6%	2,844	472,762	34,802,758	7361.6%	4.48%	0.1932	
2056	1,964,254	158,310,825	8059.6%	2,390	363,272	29,278,270	8059.6%	4.48%	0.1849	
2057	1,570,795	138,318,480	8805.6%	1,997	278,046	24,483,694	8805.6%	4.48%	0.1770	
2058	1,251,897	120,075,542	9591.5%	1,663	212,094	20,342,917	9591.5%	4.48%	0.1694	
2059	994,450	103,669,927	10424.8%	1,379	161,251	16,810,221	10424.8%	4.48%	0.1622	
2060	787,575	89,021,921	11303.3%	1,139	122,229	13,815,911	11303.3%	4.48%	0.1552	
2061	621,962	76,000,384	12219.5%	938	92,386	11,289,125	12219.5%	4.48%	0.1485	
2062	489,964	64,554,715	13175.4%	769	69,658	9,177,712	13175.4%	4.48%	0.1422	
2063	385,052	54,601,247	14180.2%	628	52,395	7,429,695	14180.2%	4.48%	0.1361	
2064	302,056	45,982,724	15223.3%	512	39,338	5,988,596	15223.3%	4.48%	0.1302	
2065	236,539	38,577,487	16309.2%	415	29,485	4,808,684	16309.2%	4.48%	0.1246	
2066	184,917	32,188,737	17407.1%	336	22,061	3,840,238	17407.1%	4.48%	0.1193	
2067	144,285	26,749,392	18539.2%	271	16,475	3,054,429	18539.2%	4.48%	0.1142	
2068	112,370	22,110,247	19676.2%	218	12,281	2,416,416	19676.2%	4.48%	0.1093	
2069	87,319	18,189,363	20830.9%	175	9,134	1,902,644	20830.9%	4.48%	0.1046	
2070	67,695	14,890,282	21996.2%	140	6,777	1,490,750	21996.2%	4.48%	0.1001	
2071	52,365	12,150,292	23203.0%	111	5,018	1,164,262	23203.0%	4.48%	0.0958	
2072	40,413	9,909,079	24519.7%	88	3,706	908,781	24519.7%	4.48%	0.0917	
2073	31,106	8,068,805	25939.3%	69	2,730	708,267	25939.3%	4.48%	0.0878	
2074	23,871	6,561,085	27485.1%	54	2,006	551,221	27485.1%	4.48%	0.0840	
2075	18,272	5,332,566	29185.1%	42	1,469	428,793	29185.1%	4.48%	0.0804	
2076	13,928	4,337,006	31139.0%	33	1,072	333,783	31139.0%	4.48%	0.0770	
2077	10,558	3,514,062	33282.1%	26	778	258,848	33282.1%	4.48%	0.0737	
2078-2098	25,787	11,442,411	44373.4%	20	1,818	806,706	44373.4%	4.48%	0.0705	
Past		2,726,672,250								
Future		2,512,156,069	13,082,321,905	520.8%	1,241,168	1,682,511,716	5,258,279,864	312.5%		
Lifetime		5,238,828,319	13,492,028,646	257.5%	2,421,337	5,469,427,074	5,755,642,694	105.2%		

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Maryland rather than that authorized by other states.
- There were three prior authorized increases for a cumulative total of approximately 48.41%.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 15.00% is assumed to be implemented starting 9/1/2020.

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

1	Accumulated value of initial earned premium	3,551,434,356	x	58%	=	2,059,831,926
2a	Accumulated value of earned premium	3,786,915,358				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	235,481,002		85%	=	200,158,852
3	Present value of future projected initial earned premium	1,085,021,177		58%	=	629,312,283
4a	Present value of future projected premium	1,682,511,716				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	597,490,538		85%	=	507,866,958
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,397,170,019
6a	Accumulated value of incurred claims without the inclusion of active life reserves					497,362,830
6b	Present value of future projected incurred claims without the inclusion of active life reserves					5,258,279,864
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					5,755,642,694
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A						4.48%	2.3509		
	1999	-	-	N/A	-	-	-	N/A						4.48%	2.2501		
	2000	-	-	N/A	-	-	-	N/A						4.48%	2.1536		
	2001	-	-	N/A	-	-	-	N/A						4.48%	2.0612		
	2002	-	-	N/A	-	-	-	N/A						4.48%	1.9728		
	2003	388,547	-	0.0%	464	733,661	-	0.0%						4.48%	1.8882		
	2004	2,277,982	-	0.0%	1,482	4,116,840	-	0.0%						4.48%	1.8072		
	2005	5,680,440	1,119	0.0%	3,008	9,825,568	1,935	0.0%						4.48%	1.7297		
	2006	7,888,372	-	0.0%	3,054	13,059,454	-	0.0%						4.48%	1.6555		
	2007	7,680,649	-	0.0%	2,949	12,170,195	-	0.0%						4.48%	1.5845		
	2008	7,514,752	577,139	7.7%	2,868	11,396,624	875,270	7.7%						4.48%	1.5166		
	2009	7,334,661	1,102,579	15.0%	2,758	10,646,418	1,600,418	15.0%						4.48%	1.4515		
	2010	6,441,093	31,814	0.5%	2,589	8,948,393	44,199	0.5%						4.48%	1.3893		
	2011	6,805,232	2,358,591	34.7%	2,527	9,048,786	3,136,173	34.7%						4.48%	1.3297		
	2012	6,697,376	306,529	4.6%	2,458	8,523,422	390,105	4.6%						4.48%	1.2727		
	2013	6,598,497	731,075	11.1%	2,418	8,037,413	890,499	11.1%						4.48%	1.2181		
	2014	6,230,249	549,225	8.8%	2,380	7,263,378	640,300	8.8%						4.48%	1.1658		
	2015	5,328,959	1,130,154	21.2%	2,350	5,946,173	1,261,051	21.2%						4.48%	1.1158		
	2016	4,970,872	1,046,296	21.0%	2,331	5,308,718	1,117,407	21.0%						4.48%	1.0680		
	2017	5,257,198	2,681,967	51.0%	2,309	5,373,699	2,741,401	51.0%						4.48%	1.0222		
Projected Future Experience	2018	5,122,135	2,001,175	39.1%	2,257	5,011,087	1,957,790	39.1%	1.3192	N/A	0.0224	N/A	0.978	0.968	4.48%	0.9783	
	2019	5,115,170	2,360,981	46.2%	2,203	4,789,642	2,210,728	46.2%	1.3650	N/A	0.0238	N/A	0.976	0.965	4.48%	0.9364	
	2020	5,345,187	2,784,974	52.1%	2,148	4,790,356	2,495,894	52.1%	1.4789	N/A	0.0253	N/A	0.975	0.964	4.48%	0.8962	
	2021	5,156,918	3,282,063	63.6%	2,090	4,423,408	2,815,228	63.6%	1.4841	N/A	0.0269	N/A	0.973	0.961	4.48%	0.8578	
	2022	4,950,499	3,854,557	77.9%	2,030	4,064,225	3,164,487	77.9%	1.4841	N/A	0.0287	N/A	0.971	0.960	4.48%	0.8210	
	2023	4,720,879	4,508,385	95.5%	1,968	3,709,484	3,542,515	95.5%	1.4841	N/A	0.0305	N/A	0.969	0.954	4.48%	0.7858	
	2024	4,502,535	5,250,306	116.6%	1,904	3,386,178	3,948,546	116.6%	1.4841	N/A	0.0326	N/A	0.967	0.954	4.48%	0.7521	
	2025	4,285,996	6,076,709	141.8%	1,837	3,085,079	4,374,042	141.8%	1.4841	N/A	0.0348	N/A	0.965	0.952	4.48%	0.7198	
	2026	4,071,772	6,981,496	171.5%	1,769	2,805,175	4,809,778	171.5%	1.4841	N/A	0.0372	N/A	0.963	0.950	4.48%	0.6889	
	2027	3,846,981	7,954,644	206.8%	1,699	2,536,638	5,245,166	206.8%	1.4841	N/A	0.0397	N/A	0.960	0.945	4.48%	0.6594	
	2028	3,619,925	8,991,913	248.4%	1,627	2,284,546	5,674,825	248.4%	1.4841	N/A	0.0424	N/A	0.958	0.941	4.48%	0.6311	
	2029	3,395,515	10,086,989	297.1%	1,553	2,051,011	6,092,898	297.1%	1.4841	N/A	0.0453	N/A	0.955	0.938	4.48%	0.6040	
	2030	3,170,688	11,211,005	353.6%	1,478	1,833,065	6,481,400	353.6%	1.4841	N/A	0.0483	N/A	0.952	0.934	4.48%	0.5781	
	2031	2,944,547	12,335,660	418.9%	1,402	1,629,314	6,825,723	418.9%	1.4841	N/A	0.0515	N/A	0.949	0.929	4.48%	0.5533	
	2032	2,722,298	13,455,065	494.3%	1,325	1,441,729	7,125,805	494.3%	1.4841	N/A	0.0549	N/A	0.945	0.925	4.48%	0.5296	
	2033	2,507,054	14,535,605	579.8%	1,248	1,270,790	7,367,892	579.8%	1.4841	N/A	0.0584	N/A	0.942	0.921	4.48%	0.5069	
	2034	2,297,777	15,538,396	676.2%	1,170	1,114,756	7,538,384	676.2%	1.4841	N/A	0.0621	N/A	0.938	0.917	4.48%	0.4851	
	2035	2,094,466	16,447,855	785.3%	1,093	972,539	7,637,360	785.3%	1.4841	N/A	0.0659	N/A	0.934	0.912	4.48%	0.4643	
	2036	1,898,662	17,221,102	907.0%	1,017	843,808	7,653,444	907.0%	1.4841	N/A	0.0699	N/A	0.930	0.907	4.48%	0.4444	
	2037	1,711,415	17,867,361	1044.0%	942	727,970	7,600,082	1044.0%	1.4841	N/A	0.0740	N/A	0.926	0.901	4.48%	0.4254	
	2038	1,533,680	18,338,953	1195.7%	868	624,388	7,466,110	1195.7%	1.4841	N/A	0.0781	N/A	0.922	0.896	4.48%	0.4071	
	2039	1,366,519	18,650,465	1364.8%	797	532,473	7,267,272	1364.8%	1.4841	N/A	0.0824	N/A	0.918	0.891	4.48%	0.3897	
	2040	1,210,329	18,754,815	1549.6%	727	451,385	6,994,497	1549.6%	1.4841	N/A	0.0868	N/A	0.913	0.886	4.48%	0.3729	
	2041	1,065,892	18,687,479	1753.2%	661	380,469	6,670,469	1753.2%	1.4841	N/A	0.0910	N/A	0.909	0.881	4.48%	0.3569	
	2042	933,254	18,460,324	1978.1%	598	318,836	6,306,769	1978.1%	1.4841	N/A	0.0955	N/A	0.904	0.876	4.48%	0.3416	
	2043	812,355	18,081,559	2225.8%	538	265,629	5,912,422	2225.8%	1.4841	N/A	0.0998	N/A	0.900	0.870	4.48%	0.3270	
	2044	703,113	17,531,602	2493.4%	482	220,048	5,486,724	2493.4%	1.4841	N/A	0.1042	N/A	0.896	0.866	4.48%	0.3130	
	2045	605,159	16,895,111	2791.8%	430	181,269	5,060,745	2791.8%	1.4841	N/A	0.1087	N/A	0.891	0.861	4.48%	0.2995	
	2046	517,984	16,147,792	3117.4%	381	148,502	4,629,441	3117.4%	1.4841	N/A	0.1131	N/A	0.887	0.856	4.48%	0.2867	
	2047	440,979	15,305,095	3470.7%	336	121,003	4,199,652	3470.7%	1.4841	N/A	0.1174	N/A	0.883	0.851	4.48%	0.2744	
	2048	373,590	14,413,335	3858.1%	295	98,115	3,785,330	3858.1%	1.4841	N/A	0.1218	N/A	0.878	0.847	4.48%	0.2626	
	2049	314,964	13,461,983	4274.1%	258	79,170	3,383,843	4274.1%	1.4841	N/A	0.1260	N/A	0.874	0.843	4.48%	0.2514	
	2050	264,263	12,490,332	4726.5%	225	63,577	3,004,949	4726.5%	1.4841	N/A	0.1303	N/A	0.870	0.839	4.48%	0.2406	
	2051	220,709	11,494,710	5208.1%	194	50,821	2,646,812	5208.1%	1.4841	N/A	0.1347	N/A	0.865	0.835	4.48%	0.2303	
	2052	183,546	10,505,676	5723.7%	167	40,451	2,315,320	5723.7%	1.4841	N/A	0.1387	N/A	0.861	0.832	4.48%	0.2204	
	2053	152,013	9,560,607	6289.3%	143	32,065	2,016,668	6289.3%	1.4841	N/A	0.1429	N/A	0.857	0.828	4.48%	0.2109	
	2054	125,389	8,623,647	6877.5%	122	25,315	1,741,013	6877.5%	1.4841	N/A	0.1470	N/A	0.853	0.825	4.48%	0.2019	
	2055	103,090	7,721,837	7490.4%	104	19,920	1,492,085	7490.4%	1.4841	N/A	0.1512	N/A	0.849	0.822	4.48%	0.1932	
	2056	84,481	6,880,830	8144.9%	88	15,624	1,272,552	8144.9%	1.4841	N/A	0.1547	N/A	0.845	0.819	4.48%	0.1849	
	2057	69,068	6,065,888	8782.4%	74	12,226	1,073,720	8782.4%	1.4841	N/A	0.1584	N/A	0.842	0.818	4.48%	0.1770	
	2058	56,390	5,314,167	9423.9%	62	9,554	900,314	9423.9%	1.4841	N/A	0.1632	N/A	0.837	0.816	4.48%	0.1694	
	2059	45,983	4,625,956	10060.1%	52	7,456	750,105	10060.1%	1.4841	N/A	0.1660	N/A	0.834	0.815	4.48%	0.1622	
	2060	37,486	3,990,180	10644.5%	43	5,818	619,263	10644.5%	1.4841	N/A	0.1669	N/A	0.833	0.815	4.48%	0.1552	
	2061	30,561	3,422,028	11197.4%	36	4,540	508,309	11197.4%	1.4841	N/A	0.1722	N/A	0.828	0.815	4.48%	0.1485	
	2062	24,945	2,919,865	11705.1%	29	3,546	415,116	11705.1%	1.4841	N/A	0.1743	N/A	0.826	0.816	4.48%	0.1422	
	2063	20,398	2,480,275	12159.3%	24	2,776	337,496	12159.3%	1.4841	N/A	0.1764	N/A	0.824	0.818	4.48%	0.1361	
	2064	16,724	2,093,960	12520.7%	20	2,178	272,709	12520.7%	1.4841	N/A	0.1757	N/A	0.824	0.820	4.48%	0.1302	
	2065	13,766	1,766,549	12832.5%	16	1,716	220,200	12832.5%	1.4841	N/A	0.1830	N/A	0.817	0.823	4.48%	0.1246	
	2066	11,370	1,483,518	13047.4%	13	1,357	176,989	13047.4%	1.4841	N/A	0.1786	N/A	0.821	0.826	4.48%	0.1193	
	2067	9,415	1,244,311	13216.1%	11	1,075	142,084	13216.1%	1.4841	N/A	0.1824	N/A	0.818	0.828	4.48%	0.1142	
	2068	7,812	1,040,456	13319.2%	9	854	113,711	13319.2%	1.4841	N/A	0.1846	N/A	0.815	0.830	4.48%	0.1093	
	2069	6,493	872,537	13438.8%	7	679	91,269	13438.8%	1.4841	N/A	0.1861	N/A	0.814	0.831	4.48%	0.1046	
	2070	5,398	723,300	13400.6%	6	540	72,414	13400.6%	1.4841	N/A	0.1832	N/A	0.817	0.831	4.48%	0.1001	
	2071	4,485	604,427	13475.6%	5	430	57,917	13475.6%	1.4841	N/A	0.1838	N/A	0.816	0.831	4.48%	0.0958	
	20																

Exhibit I-B
 Metropolitan Life Insurance Company
 Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.00% Future Increase
 Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Policy Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Lapse & Mortality			Shock Lapse	Policy Persistence					
1998	-	-	N/A	-	-	-	N/A						4.48%	2.3509			
1999	-	-	N/A	-	-	-	N/A						4.48%	2.2501			
2000	-	-	N/A	-	-	-	N/A						4.48%	2.1536			
2001	-	-	N/A	-	-	-	N/A						4.48%	2.0612			
2002	-	-	N/A	-	-	-	N/A						4.48%	1.9728			
2003	388,547	-	0.0%	464	733,661	-	0.0%						4.48%	1.8882			
2004	2,277,982	-	0.0%	1,482	4,116,840	-	0.0%						4.48%	1.8072			
2005	5,680,440	1,119	0.0%	3,008	9,825,568	1,935	0.0%						4.48%	1.7297			
2006	7,888,372	-	0.0%	3,054	13,059,454	-	0.0%						4.48%	1.6555			
2007	7,680,649	-	0.0%	2,949	12,170,195	-	0.0%						4.48%	1.5845			
2008	7,514,752	577,139	7.7%	2,868	11,396,624	875,270	7.7%						4.48%	1.5166			
2009	7,334,661	1,102,579	15.0%	2,758	10,646,418	1,600,418	15.0%						4.48%	1.4515			
2010	6,441,093	31,814	0.5%	2,589	8,948,393	44,199	0.5%						4.48%	1.3893			
2011	6,805,232	2,358,591	34.7%	2,527	9,048,786	3,136,173	34.7%						4.48%	1.3297			
2012	6,697,376	306,529	4.6%	2,458	8,523,422	390,105	4.6%						4.48%	1.2727			
2013	6,598,497	731,075	11.1%	2,418	8,037,413	890,499	11.1%						4.48%	1.2181			
2014	6,230,249	549,225	8.8%	2,380	7,263,378	640,300	8.8%						4.48%	1.1658			
2015	5,328,959	1,130,154	21.2%	2,350	5,946,173	1,261,051	21.2%						4.48%	1.1158			
2016	4,970,872	1,046,296	21.0%	2,331	5,308,718	1,117,407	21.0%						4.48%	1.0680			
2017	5,257,198	2,681,967	51.0%	2,309	5,373,699	2,741,401	51.0%						4.48%	1.0222			
2018	5,122,135	2,001,175	39.1%	2,257	5,011,087	1,957,790	39.1%	1.3192	1.0000	0.0224	1.0000	0.978	0.968	4.48%	0.9783		
2019	5,115,170	2,360,981	46.2%	2,203	4,789,642	2,210,728	46.2%	1.3650	1.0000	0.0238	1.0000	0.976	0.965	4.48%	0.9364		
2020	5,387,854	2,772,548	51.5%	2,142	4,828,594	2,484,757	51.5%	1.4974	0.9982	0.0279	0.9973	0.972	0.964	4.48%	0.8962		
2021	5,543,663	3,137,632	56.6%	2,034	4,755,143	2,691,342	56.6%	1.6688	0.9822	0.0504	0.9733	0.950	0.961	4.48%	0.8578		
2022	5,391,848	3,650,609	67.7%	1,965	4,426,560	2,997,051	67.7%	1.7067	0.9786	0.0341	0.9678	0.966	0.960	4.48%	0.8210		
2023	5,141,757	4,269,842	83.0%	1,905	4,040,194	3,355,077	83.0%	1.7067	0.9786	0.0305	0.9678	0.969	0.954	4.48%	0.7858		
2024	4,903,947	4,972,507	101.4%	1,842	3,688,064	3,739,625	101.4%	1.7067	0.9786	0.0326	0.9678	0.967	0.954	4.48%	0.7521		
2025	4,668,103	5,755,184	123.3%	1,778	3,360,122	4,142,608	123.3%	1.7067	0.9786	0.0348	0.9678	0.965	0.952	4.48%	0.7198		
2026	4,434,781	6,612,099	149.1%	1,712	3,055,264	4,555,288	149.1%	1.7067	0.9786	0.0372	0.9678	0.963	0.950	4.48%	0.6889		
2027	4,189,949	7,533,756	179.8%	1,644	2,762,786	4,967,639	179.8%	1.7067	0.9786	0.0397	0.9678	0.960	0.945	4.48%	0.6594		
2028	3,942,650	8,516,142	216.0%	1,575	2,488,219	5,374,565	216.0%	1.7067	0.9786	0.0424	0.9678	0.958	0.941	4.48%	0.6311		
2029	3,698,234	9,553,277	258.3%	1,503	2,233,864	5,770,517	258.3%	1.7067	0.9786	0.0453	0.9678	0.955	0.938	4.48%	0.6040		
2030	3,453,363	10,617,820	307.5%	1,431	1,996,487	6,138,463	307.5%	1.7067	0.9786	0.0483	0.9678	0.952	0.934	4.48%	0.5781		
2031	3,207,061	11,682,969	364.3%	1,357	1,774,571	6,464,567	364.3%	1.7067	0.9786	0.0515	0.9678	0.949	0.929	4.48%	0.5533		
2032	2,964,997	12,743,145	429.8%	1,283	1,570,263	6,748,773	429.8%	1.7067	0.9786	0.0549	0.9678	0.945	0.925	4.48%	0.5296		
2033	2,730,564	13,766,513	504.2%	1,208	1,384,084	6,978,050	504.2%	1.7067	0.9786	0.0584	0.9678	0.942	0.921	4.48%	0.5069		
2034	2,502,629	14,716,246	588.0%	1,133	1,214,139	7,139,521	588.0%	1.7067	0.9786	0.0621	0.9678	0.938	0.917	4.48%	0.4851		
2035	2,281,192	15,577,584	682.9%	1,058	1,059,244	7,233,260	682.9%	1.7067	0.9786	0.0659	0.9678	0.934	0.912	4.48%	0.4643		
2036	2,067,933	16,309,918	788.7%	984	919,036	7,248,493	788.7%	1.7067	0.9786	0.0699	0.9678	0.930	0.907	4.48%	0.4444		
2037	1,863,992	16,921,983	907.8%	911	792,870	7,197,955	907.8%	1.7067	0.9786	0.0740	0.9678	0.926	0.901	4.48%	0.4254		
2038	1,670,411	17,368,622	1039.8%	840	680,054	7,071,071	1039.8%	1.7067	0.9786	0.0781	0.9678	0.922	0.896	4.48%	0.4071		
2039	1,488,348	17,663,652	1186.8%	771	579,944	6,882,754	1186.8%	1.7067	0.9786	0.0824	0.9678	0.918	0.891	4.48%	0.3897		
2040	1,318,233	17,762,480	1347.4%	704	491,627	6,624,412	1347.4%	1.7067	0.9786	0.0868	0.9678	0.913	0.886	4.48%	0.3729		
2041	1,160,919	17,698,707	1524.5%	640	414,388	6,317,528	1524.5%	1.7067	0.9786	0.0910	0.9678	0.909	0.881	4.48%	0.3569		
2042	1,016,455	17,483,571	1720.1%	579	347,261	5,973,072	1720.1%	1.7067	0.9786	0.0955	0.9678	0.904	0.876	4.48%	0.3416		
2043	884,778	17,124,847	1935.5%	521	289,310	5,599,590	1935.5%	1.7067	0.9786	0.0998	0.9678	0.900	0.870	4.48%	0.3270		
2044	765,797	16,603,989	2168.2%	467	239,665	5,196,416	2168.2%	1.7067	0.9786	0.1042	0.9678	0.896	0.866	4.48%	0.3130		
2045	659,110	16,001,175	2427.7%	416	197,429	4,792,976	2427.7%	1.7067	0.9786	0.1087	0.9678	0.891	0.861	4.48%	0.2995		
2046	564,163	15,293,398	2710.8%	369	161,741	4,384,493	2710.8%	1.7067	0.9786	0.1131	0.9678	0.887	0.856	4.48%	0.2867		
2047	480,293	14,495,289	3018.0%	326	131,790	3,977,445	3018.0%	1.7067	0.9786	0.1174	0.9678	0.883	0.851	4.48%	0.2744		
2048	406,896	13,650,712	3354.8%	286	106,862	3,585,045	3354.8%	1.7067	0.9786	0.1218	0.9678	0.878	0.847	4.48%	0.2626		
2049	343,044	12,749,697	3716.6%	250	86,228	3,204,801	3716.6%	1.7067	0.9786	0.1260	0.9678	0.874	0.843	4.48%	0.2514		
2050	287,822	11,829,457	4110.0%	217	69,245	2,845,954	4110.0%	1.7067	0.9786	0.1303	0.9678	0.870	0.839	4.48%	0.2406		
2051	240,386	10,886,515	4528.8%	188	55,352	2,506,767	4528.8%	1.7067	0.9786	0.1347	0.9678	0.865	0.835	4.48%	0.2303		
2052	199,909	9,949,811	4977.2%	162	44,058	2,192,814	4977.2%	1.7067	0.9786	0.1387	0.9678	0.861	0.832	4.48%	0.2204		
2053	165,566	9,054,746	5469.0%	139	34,924	1,909,964	5469.0%	1.7067	0.9786	0.1429	0.9678	0.857	0.828	4.48%	0.2109		
2054	136,568	8,167,362	5980.4%	118	27,572	1,648,894	5980.4%	1.7067	0.9786	0.1470	0.9678	0.853	0.825	4.48%	0.2019		
2055	112,280	7,313,268	6513.4%	101	21,696	1,413,137	6513.4%	1.7067	0.9786	0.1512	0.9678	0.849	0.822	4.48%	0.1932		
2056	92,012	6,516,759	7082.5%	85	17,017	1,205,220	7082.5%	1.7067	0.9786	0.1547	0.9678	0.845	0.819	4.48%	0.1849		
2057	75,226	5,744,936	7636.9%	72	13,316	1,016,909	7636.9%	1.7067	0.9786	0.1584	0.9678	0.842	0.818	4.48%	0.1770		
2058	61,418	5,032,989	8194.7%	60	10,405	852,677	8194.7%	1.7067	0.9786	0.1632	0.9678	0.837	0.816	4.48%	0.1694		
2059	50,083	4,381,192	8747.9%	50	8,121	710,416	8747.9%	1.7067	0.9786	0.1660	0.9678	0.834	0.815	4.48%	0.1622		
2060	40,828	3,779,056	9256.1%	42	6,336	586,497	9256.1%	1.7067	0.9786	0.1669	0.9678	0.833	0.815	4.48%	0.1552		
2061	33,285	3,240,966	9736.9%	34	4,944	481,414	9736.9%	1.7067	0.9786	0.1722	0.9678	0.828	0.815	4.48%	0.1485		
2062	27,169	2,765,373	10178.3%	28	3,863	393,152	10178.3%	1.7067	0.9786	0.1743	0.9678	0.826	0.816	4.48%	0.1422		
2063	22,217	2,349,041	10573.3%	23	3,023	319,638	10573.3%	1.7067	0.9786	0.1764	0.9678	0.824	0.818	4.48%	0.1361		
2064	18,215	1,983,167	10887.6%	19	2,372	258,279	10887.6%	1.7067	0.9786	0.1757	0.9678	0.824	0.820	4.48%	0.1302		
2065	14,994	1,673,080	11158.7%	16	1,869	208,549	11158.7%	1.7067	0.9786	0.1830	0.9678	0.817	0.823	4.48%	0.1246		
2066	12,384	1,405,023	11345.6%	13	1,477	167,625	11345.6%	1.7067	0.9786	0.1786	0.9678	0.821	0.826	4.48%	0.1193		
2067	10,255	1,178,473	11492.2%	11	1,171	134,566	11492.2%	1.7067	0.9786	0.1824	0.9678	0.818	0.828	4.48%	0.1142		
2068	8,508	985,405	11581.9%	9	930	107,694	11581.9%	1.7067	0.9786	0.1846	0.9678	0.815	0.830	4.48%	0.1093		
2069	7,071	826,370	11685.9%	7	740	86,440	11685.9%	1.7067	0.9786	0.1861	0.9678	0.814	0.831	4.48%	0.1046		
2070	5,879	685,030	11652.7%	6	589	68,582	11652.7%	1.7067	0.9786	0.1832	0.9678	0.817	0.831	4.48%	0.1001		
2071	4,885</																

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

1	Accumulated value of initial earned premium	112,819,283	x	58%	=	65,435,184
2a	Accumulated value of earned premium	120,398,741				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	7,579,458		85%	=	6,442,539
3	Present value of future projected initial earned premium	38,782,615		58%	=	22,493,917
4a	Present value of future projected premium	60,207,662				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	21,425,047		85%	=	18,211,290
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					112,582,930
6a	Accumulated value of incurred claims without the inclusion of active life reserves					12,698,757
6b	Present value of future projected incurred claims without the inclusion of active life reserves					182,398,468
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					195,097,226
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC-FAC, LTC-FAC-P, LTC-VAL, LTC-VAL-P, LTC-IDEAL, LTC-IDEAL-P and LTC-PREM
Assumptions Summary

	Original Pricing Assumptions	Current Best Estimate Assumptions																																									
Interest Rate:	4.50%	Maximum valuation interest rate for contract reserves, which average to 4.48%																																									
Mortality:	1983 GAM Basic Mortality Table No Mortality Selection Factors were applied	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <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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Voluntary Lapse Rates:	<table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Duration</th> <th colspan="2">Issue Age</th> </tr> <tr> <th>Up to age 65</th> <th>65+</th> </tr> </thead> <tbody> <tr><td>1</td><td>6.00%</td><td>8.00%</td></tr> <tr><td>2</td><td>5.00%</td><td>6.00%</td></tr> <tr><td>3</td><td>4.00%</td><td>4.00%</td></tr> <tr><td>4+</td><td>3.00%</td><td>3.00%</td></tr> </tbody> </table>	Duration	Issue Age		Up to age 65	65+	1	6.00%	8.00%	2	5.00%	6.00%	3	4.00%	4.00%	4+	3.00%	3.00%	<table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th>Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>5.00%</td></tr> <tr><td>2</td><td>4.50%</td></tr> <tr><td>3</td><td>4.00%</td></tr> <tr><td>4</td><td>3.50%</td></tr> <tr><td>5</td><td>2.50%</td></tr> <tr><td>6</td><td>2.00%</td></tr> <tr><td>7</td><td>1.80%</td></tr> <tr><td>8</td><td>1.50%</td></tr> <tr><td>9</td><td>1.30%</td></tr> <tr><td>10</td><td>1.10%</td></tr> <tr><td>11+</td><td>0.90%</td></tr> </tbody> </table>	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+	0.90%
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Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <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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Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) ³ <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Attained Age</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <th>Facility Care</th> <th>Home Care</th> <th>Facility Care</th> <th>Home Care</th> </tr> </thead> <tbody> <tr><td>81</td><td>1.19%</td><td>1.06%</td><td>1.65%</td><td>1.11%</td></tr> <tr><td>82</td><td>1.40%</td><td>1.23%</td><td>1.99%</td><td>1.29%</td></tr> <tr><td>83</td><td>1.64%</td><td>1.41%</td><td>2.36%</td><td>1.48%</td></tr> <tr><td>84</td><td>1.90%</td><td>1.60%</td><td>2.78%</td><td>1.67%</td></tr> <tr><td>85</td><td>2.18%</td><td>1.81%</td><td>3.24%</td><td>1.87%</td></tr> </tbody> </table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.19%	1.06%	1.65%	1.11%	82	1.40%	1.23%	1.99%	1.29%	83	1.64%	1.41%	2.36%	1.48%	84	1.90%	1.60%	2.78%	1.67%	85	2.18%	1.81%	3.24%	1.87%							
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Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	<u>Change</u> In 2018, incidence curves were reshaped to better reflect the emerged experience over the years. In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to Male Facility and Male Home Care.																																									
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>79%</td> </tr> </tbody> </table>	Home Care	Facility Care	61%	79%																																					
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2017 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	125,540,322	1,174,542	0.9%	125,540,322	1,267,885	1.0%	0.93
2	244,699,423	7,035,378	2.9%	244,699,423	3,696,883	1.5%	1.90
3	236,386,893	11,993,267	5.1%	232,972,286	4,888,451	2.1%	2.42
4	229,967,180	11,039,031	4.8%	223,906,563	6,659,966	3.0%	1.61
5	223,735,151	18,371,083	8.2%	216,263,107	8,251,864	3.8%	2.15
6	211,533,177	16,276,329	7.7%	208,380,618	10,503,107	5.0%	1.53
7	207,349,200	19,755,757	9.5%	200,376,883	12,501,435	6.2%	1.53
8	206,737,456	30,494,105	14.8%	192,421,465	14,029,617	7.3%	2.02
9	206,762,936	26,975,819	13.0%	184,577,681	17,320,353	9.4%	1.39
10	202,507,893	34,623,366	17.1%	176,859,078	19,480,459	11.0%	1.55
11	186,962,199	43,323,238	23.2%	124,406,207	21,661,575	17.4%	1.33
12	165,942,545	55,976,634	33.7%	117,316,251	24,395,834	20.8%	1.62
13	165,806,491	63,607,127	38.4%	110,373,107	27,505,903	24.9%	1.54
14	166,893,685	74,628,356	44.7%	103,601,476	33,974,872	32.8%	1.36
15	162,902,181	74,853,660	46.0%	97,043,608	38,220,703	39.4%	1.17
16	156,798,989	85,546,593	54.6%	90,641,069	44,808,235	49.4%	1.10
17	149,989,940	96,580,616	64.4%	84,415,785	50,307,126	59.6%	1.08
18	143,600,499	112,366,656	78.2%	78,544,271	56,308,184	71.7%	1.09
19	137,180,868	130,342,696	95.0%	72,895,927	66,551,959	91.3%	1.04
20	130,717,172	150,632,932	115.2%	67,477,925	73,685,897	109.2%	1.06
21	124,191,502	173,268,159	139.5%	62,300,755	86,483,723	138.8%	1.01
22	117,604,309	198,155,893	168.5%	57,387,584	95,075,411	165.7%	1.02
23	110,991,022	225,109,112	202.8%	52,659,469	104,231,457	197.9%	1.02
24	104,337,756	253,841,376	243.3%	48,138,010	123,372,899	256.3%	0.95
25	97,677,752	284,114,943	290.9%	43,863,210	133,657,864	304.7%	0.95
26	91,067,885	315,448,923	346.4%	39,812,164	145,743,514	366.1%	0.95
27	84,537,113	347,167,475	410.7%	35,985,515	155,140,691	431.1%	0.95
28	78,099,333	378,584,122	484.7%	32,405,107	164,308,228	507.0%	0.96
29	71,782,188	409,040,947	569.8%	29,068,291	174,284,217	599.6%	0.95
30	65,645,071	437,674,046	666.7%	25,958,408	181,809,668	700.4%	0.95
31	59,712,072	463,826,306	776.8%	23,074,914	223,338,340	967.9%	0.80
32	54,009,451	486,560,777	900.9%	20,418,661	230,762,457	1130.2%	0.80
33	48,569,448	505,272,128	1040.3%	17,987,115	235,701,767	1310.4%	0.79
34	43,418,282	519,433,048	1196.3%	15,764,869	239,730,121	1520.7%	0.79
35	38,580,410	528,466,801	1369.8%	13,737,793	237,092,261	1725.8%	0.79
36	34,071,261	532,254,871	1562.2%	11,913,075	234,095,309	1965.0%	0.79
37	29,903,290	530,873,820	1775.3%	10,270,778	226,540,335	2205.7%	0.80
38	26,081,699	524,347,080	2010.4%	8,800,775	214,913,458	2442.0%	0.82
39	22,605,324	513,098,798	2269.8%	7,497,327	201,667,949	2689.9%	0.84
40	19,468,004	497,625,899	2556.1%	6,353,364	192,315,249	3027.0%	0.84
41	16,660,827	478,419,577	2871.5%	5,351,201	211,984,517	3961.4%	0.72
42	14,168,850	455,877,971	3217.5%	4,474,900	201,247,474	4497.3%	0.72
43	11,975,669	430,596,331	3595.6%	3,722,374	189,374,870	5087.5%	0.71
44	10,060,895	403,279,526	4008.4%	3,081,607	176,719,524	5734.7%	0.70
45	8,401,720	374,661,292	4459.3%	2,540,107	163,139,660	6422.5%	0.69
46	6,974,907	345,413,857	4952.2%	2,085,557	147,656,797	7080.0%	0.70
47	5,757,452	316,037,546	5489.2%	1,706,844	133,872,972	7843.3%	0.70
48	4,725,755	286,892,861	6070.8%	1,393,347	119,397,015	8569.1%	0.71
49	3,857,665	258,601,962	6703.6%	1,135,181	106,008,404	9338.5%	0.72
50	3,132,115	231,377,204	7387.3%	924,024	96,087,824	10398.8%	0.71
51	2,530,279	205,589,315	8125.2%	750,722	87,095,640	11601.6%	0.70
52	2,034,458	181,308,307	8911.9%	587,721	77,240,899	12943.4%	0.69
53	1,628,643	158,817,466	9751.5%	451,271	67,923,697	14940.5%	0.68
54	1,298,762	138,248,233	10644.6%	342,262	58,808,754	16910.6%	0.66
55	1,031,998	119,638,126	11592.9%	259,197	50,911,330	19774.0%	0.64
56	817,373	102,971,840	12597.9%	198,208	43,244,845	21852.9%	0.63
57	645,441	88,126,371	13653.7%	153,379	37,532,278	24472.2%	0.61
58	508,239	74,971,583	14751.2%	119,912	32,227,595	26959.8%	0.59
59	399,141	63,496,834	15908.4%	93,349	27,973,316	29946.6%	0.57
60	312,744	53,556,944	17124.8%	74,134	24,416,611	32967.3%	0.55
Lifetime	5,081,290,300	13,957,644,856	274.7%	3,543,742,534	5,833,898,251	164.6%	1.67
Lifetime*	2,881,823,270	3,222,354,910	111.8%	2,263,599,186	1,426,645,637	63.0%	1.77

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
- * Columns A and B are discounted back to the inception date at an interest rate of 4.48%, 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 4.5%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F	Accumulative Loss Ratio as of 12/31/2017		
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.48% (on C)	Expected at 4.5% (on F)	Actual to Expected Ratio
Historical Experience	2002	1,509,990	0	0.0%	1,509,990	15,250	1.0%	0.00	0.0%	1.0%	0.00
	2003	22,717,279	173,039	0.8%	15,185,863	176,175	1.2%	0.66	0.7%	1.1%	0.62
	2004	84,549,231	1,165,913	1.4%	64,170,724	840,946	1.3%	1.05	1.2%	1.3%	0.96
	2005	189,377,165	6,727,005	3.6%	153,756,840	2,306,513	1.5%	2.37	2.7%	1.4%	1.88
	2006	237,139,037	9,147,328	3.9%	228,355,116	4,197,468	1.8%	2.10	3.2%	1.6%	1.96
	2007	232,250,395	15,954,639	6.9%	226,020,789	5,638,532	2.5%	2.75	4.2%	1.9%	2.24
	2008	226,734,335	15,104,879	6.7%	218,194,622	7,282,201	3.3%	2.00	4.7%	2.2%	2.14
	2009	220,281,395	18,639,466	8.5%	210,930,540	9,056,093	4.3%	1.97	5.4%	2.6%	2.08
	2010	212,251,681	21,759,404	10.3%	203,541,511	10,986,945	5.4%	1.90	6.0%	3.0%	2.03
	2011	223,191,306	24,126,933	10.8%	196,087,343	12,912,719	6.6%	1.64	6.6%	3.4%	1.95
	2012	217,286,403	26,819,664	12.3%	187,566,626	15,083,691	8.0%	1.53	7.1%	3.8%	1.88
	2013	209,279,626	31,748,173	15.2%	173,428,128	17,595,792	10.1%	1.50	7.8%	4.3%	1.82
	2014	188,906,020	42,645,062	22.6%	149,897,922	19,819,032	13.2%	1.71	8.8%	4.8%	1.83
	2015	159,728,244	53,385,283	33.4%	123,247,261	22,340,372	18.1%	1.84	10.0%	5.4%	1.86
	2016	147,766,667	66,430,512	45.0%	114,763,818	25,651,664	22.4%	2.01	11.6%	6.0%	1.91
	2017	153,703,477	75,879,441	49.4%	108,101,777	30,031,371	27.8%	1.78	13.1%	6.8%	1.94
	Projected Experience	2018	147,691,468	68,570,142	46.4%	101,591,664	35,369,794	34.8%	1.33	14.4%	7.6%
2019		146,997,601	79,900,582	54.4%	95,240,320	40,599,646	42.6%	1.28	15.7%	8.5%	1.86
2020		152,799,339	93,026,225	60.9%	89,056,959	46,538,390	52.3%	1.17	17.2%	9.4%	1.82
2021		146,870,530	108,134,483	73.6%	83,095,985	52,851,206	63.6%	1.16	18.8%	10.5%	1.79
2022		140,392,067	125,387,212	89.3%	77,391,689	60,511,072	78.2%	1.14	20.6%	11.6%	1.77
2023		133,874,317	144,913,816	108.2%	71,899,517	69,629,764	96.8%	1.12	22.7%	12.9%	1.76
2024		127,264,977	166,709,971	131.0%	66,625,054	79,021,308	118.6%	1.10	24.9%	14.3%	1.74
2025		120,670,164	190,769,372	158.1%	61,572,027	89,566,586	145.5%	1.09	27.3%	15.8%	1.73
2026		114,021,003	216,931,272	190.3%	56,727,930	100,053,732	176.4%	1.08	30.0%	17.4%	1.73
2027		107,303,970	244,886,977	228.2%	52,073,632	112,915,389	216.8%	1.05	32.9%	19.1%	1.72
2028		100,603,958	274,446,286	272.8%	47,629,009	127,155,168	267.0%	1.02	36.0%	21.0%	1.71
2029		93,905,426	305,208,771	325.0%	43,406,849	138,337,935	318.7%	1.02	39.2%	22.9%	1.71
2030		87,286,551	336,533,698	385.6%	39,403,809	149,060,892	378.3%	1.02	42.7%	24.9%	1.71
2031		80,773,592	367,685,228	455.2%	35,628,611	158,748,597	445.6%	1.02	46.3%	27.0%	1.72
2032		74,398,817	398,146,572	535.2%	32,089,520	169,033,291	526.8%	1.02	50.1%	29.0%	1.72
2033		68,162,360	427,185,131	626.7%	28,781,717	183,052,998	636.0%	0.99	53.9%	31.2%	1.73
2034		62,128,155	453,899,833	730.6%	25,699,230	203,086,313	790.2%	0.92	57.8%	33.5%	1.73
2035		56,313,721	477,452,279	847.8%	22,842,554	225,122,718	985.5%	0.86	61.8%	35.9%	1.72
2036		50,753,933	497,003,218	979.2%	20,210,113	232,727,004	1151.5%	0.85	65.7%	38.4%	1.71
2037		45,484,184	512,601,585	1127.0%	17,794,572	236,720,159	1330.3%	0.85	69.6%	40.7%	1.71
2038		40,511,584	523,376,772	1291.9%	15,585,623	237,690,541	1525.1%	0.85	73.4%	43.0%	1.71
2039		35,865,930	528,659,755	1474.0%	13,577,059	234,837,662	1729.7%	0.85	77.1%	45.1%	1.71
2040		31,559,999	528,810,652	1675.6%	11,763,760	229,266,393	1948.9%	0.86	80.7%	47.2%	1.71
2041		27,600,142	523,985,137	1898.5%	10,133,189	220,048,708	2171.6%	0.87	84.0%	49.0%	1.71
2042		23,985,688	514,310,773	2144.2%	8,677,410	209,557,492	2415.0%	0.89	87.2%	50.7%	1.72
2043		20,715,386	500,421,843	2415.7%	7,388,638	203,228,900	2750.6%	0.88	90.1%	52.2%	1.73
2044		17,779,153	482,563,020	2714.2%	6,255,016	204,430,922	3268.3%	0.83	92.9%	53.8%	1.73
2045		15,163,976	461,443,818	3043.0%	5,262,181	207,200,848	3937.5%	0.77	95.4%	55.2%	1.73
2046		12,855,503	437,345,721	3402.0%	4,399,838	197,137,728	4480.6%	0.76	97.7%	56.6%	1.73
2047		10,832,839	411,081,278	3794.8%	3,660,232	184,895,392	5051.5%	0.75	99.7%	57.8%	1.73
2048		9,074,330	383,222,808	4223.2%	3,031,208	171,604,817	5661.3%	0.75	101.5%	58.8%	1.73
2049		7,557,069	354,479,464	4690.7%	2,500,124	157,343,425	6293.4%	0.75	103.2%	59.8%	1.73
2050		6,257,350	325,452,774	5201.1%	2,054,851	142,672,980	6943.2%	0.75	104.6%	60.6%	1.73
2051	5,152,562	296,477,883	5754.0%	1,684,074	128,607,097	7636.7%	0.75	105.8%	61.3%	1.73	
2052	4,219,448	268,222,238	6356.8%	1,377,176	115,189,358	8364.2%	0.76	106.9%	61.9%	1.73	
2053	3,436,927	240,906,255	7009.3%	1,115,548	102,562,343	9193.9%	0.76	107.9%	62.4%	1.73	
2054	2,785,196	214,763,999	7710.9%	851,785	86,140,794	10113.0%	0.76	108.7%	62.8%	1.73	
2055	2,246,371	190,173,493	8465.8%	540,839	59,621,692	11023.9%	0.77	109.3%	63.1%	1.73	
2056	1,803,470	167,155,158	9268.5%	224,382	27,337,810	12183.6%	0.76	109.9%	63.2%	1.74	
2057	1,442,218	146,045,903	10126.5%	86,231	11,721,071	13592.6%	0.74	110.4%	63.2%	1.75	
2058	1,149,423	126,783,789	11030.2%	33,138	5,025,221	15164.7%	0.73	110.8%	63.3%	1.75	
2059	913,050	109,461,643	11988.6%	12,734	2,154,483	16918.7%	0.71	111.1%	63.3%	1.76	
2060	723,108	93,995,299	12998.8%	4,894	923,700	18875.5%	0.69	111.4%	63.3%	1.76	
2061	571,051	80,246,289	14052.4%	1,881	396,021	21058.7%	0.67	111.6%	63.3%	1.76	
2062	449,858	68,161,186	15151.7%	723	169,788	23494.3%	0.64	111.8%	63.3%	1.77	
2063	353,534	57,651,649	16307.3%	278	72,794	26211.7%	0.62	111.9%	63.3%	1.77	
2064	277,331	48,551,636	17506.7%	107	31,209	29243.3%	0.60	112.0%	63.3%	1.77	
2065	217,177	40,732,692	18755.5%	41	13,380	32625.6%	0.57	112.1%	63.3%	1.77	
2066	169,781	33,987,021	20018.2%	16	5,737	36399.1%	0.55	112.2%	63.3%	1.77	
2067	132,475	28,243,797	21320.1%	6	2,459	40609.0%	0.53	112.3%	63.3%	1.77	
2068	103,172	23,345,478	22627.6%	2	1,054	45305.8%	0.50	112.3%	63.3%	1.77	
2069	80,172	19,205,546	23955.5%	1	452	50545.9%	0.47	112.3%	63.3%	1.78	
2070	62,154	15,722,156	25295.6%	0	194	56392.1%	0.45	112.4%	63.3%	1.78	
Past		2,726,672,250	409,706,741	15.0%	2,374,758,871	183,934,765	7.7%	1.94	13.1%	6.8%	1.94
Future		2,343,743,557	13,734,379,576	586.0%	1,168,983,745	5,649,994,424	483.3%	1.21	350.3%	289.9%	1.21
Lifetime		5,070,415,808	14,144,086,317	279.0%	3,543,742,617	5,833,929,189	164.6%	1.69	112.4%	63.0%	1.78

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Maryland 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	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

* The expecteds are based on current best estimate assumptions.

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

Attained Age	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%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
Total	1,947	1,991	98%	1,589	1,609	99%	912	912	100%	1,070	1,072	100%

¹ Based on actual experience through 6/30/2017 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 Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
Total	22,224	21,949	3,409	3,461	101%	98%	101%

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