Metropolitan Life Insurance Company 1300 Hall Boulevard, Bloomfield, CT 06002

Email: <u>mark.newton@metlife.com</u>

Mark D. Newton, FSA, MAAA



August 18, 2019

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

Re: 1LTC-97-MD-1, 1LTC-97-MD-2, 2LTC-97-MD-1, 2LTC-97-MD-2

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, the Addendum Automatic Inflation Choices "Landing Spots" focusing on premium rates for various levels of inflation protection for use as Landing Spots consequent to rate action, 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")		
	• Nationwide experience		
	 Without/with proposed rate increase of 15.00% 		
	 Weighted average statutory rate 4.50% 		
	LLR without rate increase – 116.0%		
	LLR with rate increase – 110.4%		
Exhibit II-A	Demonstration of rate action meeting Rate Stability		
	(58/85) limitations		
Exhibit I-B	Lifetime Loss Ratio ("LLR")		
	• <i>Maryland</i> experience		
	Without/with proposed rate increase of 15.00%		
	 Weighted average statutory rate 4.50% 		
	LLR without rate increase – 117.5%		
	LLR with rate increase – 111.4%		
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)	
Addendum – Actuarial Memorandum	Memorandum on Premium Rates for use as "Landing	
	Spots" with Rate Increases	

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,

Mark D. Newton, FSA, MAAA

Mark Dlbuton

Actuarial Director, Metropolitan Life Insurance Company

New York, NY

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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:

- 1LTC-97-MD-1
- 1LTC-97-MD-2
- 2LTC-97-MD-1
- 2LTC-97-MD-2

These forms were developed as part of a nationwide series and were issued in Maryland from April 2000 to July 2003, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2003.

Policy forms 1LTC-97-MD and 2LTC-97-MD (subsequently referred to as 1LTC-97 and 2LTC-97 respectively) are existing individual tax-qualified policy forms and were previously approved in 2000, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form 1LTC-97 provides comprehensive coverage. Policy form 2LTC-97 provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility.

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

1LTC-97 and 2LTC-97 are 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.

1LTC-97 also includes a home/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home/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.

For both policy forms, the daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for initial care advisory service and

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transition expenses are also provided. In addition, 1LTC-97 provides benefits for respite care, caregiver training, chore/transportation services, and alternate services.

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, respite care, caregiver training, or initial care advisory services; 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 chose one of three inflation options: Automatic Simple Inflation Protection, Automatic Compound Inflation Protection, or Optional Inflation Protection. The insured could also elect nonforfeiture coverage at issue. For married couples that each had a primary policy, a Survivorship/Joint Waiver of Premium Rider was also available that provides for premiums to be waived when premiums are being waived on the spouse's policy and for a policy to become paid up when the spouse's policy is terminated due to death or exhaustion of the total lifetime benefit.

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.
- b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2017 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+	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. <u>Expenses</u> 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, level and payable for life. The premiums vary by issue age, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, and the selection of any other options or riders.

9. Issue Age Range

The issue ages are from 20 to 85 except for the unlimited benefit period option which was only issued to age 81.

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 1LTC-97 and 2LTC-97 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 4.50%. 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 4.50%.

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 4.50%.

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 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%	3/5/2014	8/1/2014
3	15.00%	5/4/2016	9/1/2016
4	8.50%	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 home care were derived from the 1985 National Nursing Home Survey (TSA, 88-90 Reports). The incidence rates and lengths of stay vary by age and sex. The effects of selection at issue were assumed to reduce nursing home admission rates for the first seven policy durations.

Home Care prevalence rates were derived from the 1982-1984 National Long-Term Care Surveys. These prevalence rates vary by age and sex. The effects of selection were assumed to reduce home care prevalence rates for the first nine policy durations.

The original pricing expected claim costs for nursing home, 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 as shown in the following table:

Duration	Lapse Rate
1	10.0%
2	9.0%
3	8.0%
4	7.5%
5	7.0%
6	6.5%
7	6.0%
8	5.5%
9	5.0%
10+	4.5%

c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These mortality rates vary by age and sex. The effects of selection at issue were assumed to reduce mortality rates for the first six durations.

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-A and I-B. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase meet the requirements under rate stability regulations.

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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: \$2,430 After prior authorized 8.50% increase: \$2,637 After current requested 15.00% increase: \$3,033

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	4%
45-49	8%
50-54	20%
55-59	24%
60-64	22%
65-69	14%
70-74	6%
75+	2%
Total	100%

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By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	5%
3 Year	16%
4 Year	13%
5 Year	20%
6 Year	0%
7 Year	0%
Lifetime	45%
Total	100%

By Inflation Option

Inflation Type	%
Compound 3%	0%
Compound 5%	38%
Simple 5%	32%
FPO	30%
None	0%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC Only)	6%
50%	0%
60%	11%
75%	0%
80%	12%
100%	72%
Total	100%

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By Gender

Gender	%
Female	63%
Male	37%
Total	100%

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:

		ed Before Rate gulation Effective Date	Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2018 Annualized Premium	Number of Insured	2018 Annualized Premium
Maryland	295	\$710,006	103	\$256,960

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;

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- 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

Mark Dlbuton

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: 1LTC97 and 2LTC97

				Loss R	atio Demonstr	ation		I	Facto	ors Derived fro	om Projected Values for	Illustrativ	e Purposes On	у	Interest Ra	te Factors
	Colondor		ithout Interest	Long	Life		With Interest	Loop	Premium	Donofit		sistency F		Dromium	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Lapse & Mortality Shoc	olicy k Lapse	,	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	168,478		0.0%	382	397,476		0.0%				•	•	·	4.50%	2.3592
	1999 2000	2,560,434 11,396,617	6,342 799,919	0.2% 7.0%	2,956 9,132	5,780,495 24,621,304	14,317 1,728,150	0.2% 7.0%							4.50% 4.50%	2.2576 2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%							4.50%	1.9783
	2003 2004	45,926,027 43,347,561	7,827,660 4,800,886	17.0% 11.1%	23,333 22,403	86,945,096 78,529,817	14,818,975 8,697,437	17.0% 11.1%							4.50% 4.50%	1.8932 1.8116
Historical	2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%							4.50%	1.7336
Experience	2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%							4.50%	1.6590
	2007 2008	39,488,020 38,480,022	17,009,497 21,687,525	43.1% 56.4%	20,727 20,268	62,688,288 58,457,478	27,003,031 32,946,914	43.1% 56.4%							4.50% 4.50%	1.5875 1.5192
	2009	37,196,897	16,353,713	44.0%	19,771	54,074,832	23,774,141	44.0%							4.50%	1.4537
	2010	37,426,083	17,368,919	46.4%	19,205	52,065,082	24,162,672	46.4%							4.50%	1.3911
	2011 2012	38,553,480 37,100,345	18,713,068 27,098,640	48.5% 73.0%	18,705 18,059	51,323,879 47,262,593	24,911,558 34,521,296	48.5% 73.0%							4.50% 4.50%	1.3312 1.2739
	2013	35,626,731	22,324,766	62.7%	17,587	43,430,946	27,215,118	62.7%							4.50%	1.2191
	2014 2015	34,462,137	30,950,979	89.8% 79.5%	17,174	40,202,144	36,106,169	89.8% 79.5%							4.50% 4.50%	1.1666 1.1163
	2015	35,850,930 34,567,931	28,515,507 36,868,889	106.7%	16,675 16,123	40,021,296 36,927,323	31,832,579 39,385,329	106.7%							4.50%	1.0683
	2017	36,277,081	44,199,470	121.8%	15,643	37,084,334	45,183,015	121.8%							4.50%	1.0223
Projected Future	2018 2019	35,093,155 33,014,565	32,689,829	93.2% 106.4%	15,052 14,448	34,329,246	31,978,236	93.2% 106.4%	1.4850 1.5166	N/A N/A	0.0378 0.0401	N/A N/A	0.962 0.960	0.964 0.946	4.50% 4.50%	0.9782 0.9361
Experience	2019	33,914,565 33,879,754	36,099,262 39,705,705	117.2%	13,833	31,747,667 30,349,359	33,792,778 35,568,224	117.2%	1.6060	N/A N/A	0.0401	N/A N/A	0.960	0.946	4.50% 4.50%	0.9361
	2021	31,960,895	43,507,228	136.1%	13,209	27,397,562	37,295,325	136.1%	1.6112	N/A	0.0451	N/A	0.955	0.940	4.50%	0.8572
	2022 2023	29,950,033 27,964,814	47,468,846 51,585,806	158.5% 184.5%	12,578 11,942	24,568,237 21,951,911	38,939,051 40,493,995	158.5% 184.5%	1.6112 1.6112	N/A N/A	0.0478 0.0506	N/A N/A	0.952 0.949	0.937 0.934	4.50% 4.50%	0.8203 0.7850
	2023	26,013,989	55,767,933	214.4%	11,302	19,541,192	41,891,765	214.4%	1.6112	N/A N/A	0.0536	N/A N/A	0.949	0.934	4.50%	0.7650
	2025	24,106,467	60,003,973	248.9%	10,662	17,328,516	43,132,818	248.9%	1.6112	N/A	0.0566	N/A	0.943	0.927	4.50%	0.7188
	2026 2027	22,247,599 20,444,639	64,178,965 68,223,117	288.5% 333.7%	10,024 9,391	15,303,638 13,457,819	44,147,310 44,908,319	288.5% 333.7%	1.6112 1.6112	N/A N/A	0.0598 0.0632	N/A N/A	0.940 0.937	0.923 0.919	4.50% 4.50%	0.6879 0.6583
	2028	18,705,145	72,072,524	385.3%	8,765	11,782,570	45,399,250	385.3%	1.6112	N/A	0.0666	N/A	0.933	0.915	4.50%	0.6299
	2029	17,035,058	75,628,489	444.0%	8,149	10,268,483	45,587,742	444.0%	1.6112	N/A	0.0702	N/A	0.930	0.911	4.50%	0.6028
	2030 2031	15,440,649 13,926,928	78,774,161 81,472,053	510.2% 585.0%	7,547 6,960	8,906,599 7,687,505	45,439,145 44,971,641	510.2% 585.0%	1.6112 1.6112	N/A N/A	0.0740 0.0778	N/A N/A	0.926 0.922	0.906 0.902	4.50% 4.50%	0.5768 0.5520
	2032	12,498,348	83,664,011	669.4%	6,390	6,601,861	44,192,897	669.4%	1.6112	N/A	0.0818	N/A	0.918	0.897	4.50%	0.5282
	2033	11,158,621	85,274,647	764.2%	5,841	5,640,376	43,103,986	764.2%	1.6112	N/A	0.0859	N/A	0.914	0.893	4.50%	0.5055
	2034 2035	9,906,788 8,744,964	86,246,573 86,423,486	870.6% 988.3%	5,315 4,812	4,791,970 4,047,836	41,717,959 40,003,381	870.6% 988.3%	1.6112 1.6112	N/A N/A	0.0901 0.0946	N/A N/A	0.910 0.905	0.888 0.883	4.50% 4.50%	0.4837 0.4629
	2036	7,674,687	85,869,881	1118.9%	4,336	3,399,455	38,035,531	1118.9%	1.6112	N/A	0.0991	N/A	0.901	0.878	4.50%	0.4429
	2037	6,695,398	84,687,628	1264.9%	3,886	2,837,976	35,896,517	1264.9%	1.6112	N/A	0.1037	N/A	0.896	0.872		0.4239
	2038 2039	5,804,382 4,999,865	82,786,637 80,116,139	1426.3% 1602.4%	3,465 3,072	2,354,356 1,940,698	33,579,659 31,097,091	1426.3% 1602.4%	1.6112 1.6112	N/A N/A	0.1084 0.1134	N/A N/A	0.892 0.887	0.867 0.861	4.50% 4.50%	0.4056 0.3882
	2040	4,279,035	76,834,064	1795.6%	2,708	1,589,386	28,538,902	1795.6%	1.6112	N/A	0.1184	N/A	0.882	0.856	4.50%	0.3714
	2041 2042	3,637,627	72,975,218 68,735,275	2006.1% 2237.4%	2,374 2,068	1,292,961	25,938,364 23,379,249	2006.1% 2237.4%	1.6112 1.6112	N/A N/A	0.1235 0.1286	N/A N/A	0.876 0.871	0.850	4.50% 4.50%	0.3554 0.3401
	2042	3,072,076 2,576,716	64,155,528	2489.8%	1,792	1,044,919 838,689	20,881,836	2489.8%	1.6112	N/A N/A	0.1286	N/A	0.871	0.845 0.839	4.50%	0.3401
	2044	2,146,222	59,343,908	2765.0%	1,542	668,487	18,483,936	2765.0%	1.6112	N/A	0.1393	N/A	0.861	0.833	4.50%	0.3115
	2045 2046	1,774,765 1,457,229	54,402,786 49,448,952	3065.4% 3393.4%	1,319 1,121	528,984 415,636	16,215,231 14,104,017	3065.4% 3393.4%	1.6112 1.6112	N/A N/A	0.1447 0.1502	N/A N/A	0.855 0.850	0.827 0.821	4.50% 4.50%	0.2981 0.2852
	2040	1,188,088	44,539,610	3748.8%	946	324,278	12,156,704	3748.8%	1.6112	N/A	0.1558	N/A	0.830	0.821	4.50%	0.2032
	2048	961,691	39,750,301	4133.4%	794	251,182	10,382,300	4133.4%	1.6112	N/A	0.1614	N/A	0.839	0.809	4.50%	0.2612
	2049 2050	772,650 616,029	35,134,362 30,763,217	4547.3% 4993.8%	661 547	193,117 147,340	8,781,504 7,357,873	4547.3% 4993.8%	1.6112 1.6112	N/A N/A	0.1672 0.1731	N/A N/A	0.833 0.827	0.803 0.797	4.50% 4.50%	0.2499 0.2392
	2051	487,341	26,676,582	5473.9%	449	111,542	6,105,686	5473.9%	1.6112	N/A	0.1793	N/A	0.821	0.791	4.50%	0.2289
	2052	382,424	22,886,466	5984.6%	365	83,759	5,012,642	5984.6%	1.6112	N/A	0.1856	N/A	0.814	0.785	4.50%	0.2190
	2053 2054	297,717 229,821	19,434,166 16,309,196	6527.7% 7096.5%	295 237	62,399 46,094	4,073,217 3,271,056	6527.7% 7096.5%	1.6112 1.6112	N/A N/A	0.1918 0.1987	N/A N/A	0.808 0.801	0.778 0.772	4.50% 4.50%	0.2096 0.2006
	2055	175,946	13,545,564	7698.7%	188	33,769	2,599,778	7698.7%	1.6112	N/A		N/A	0.796	0.766		0.1919
	2056	133,486	11,113,819	8325.8%	148	24,517	2,041,203	8325.8%	1.6112	N/A	0.2113	N/A	0.789	0.759		0.1837
	2057 2058	100,465 75,052	9,043,427 7,292,489	9001.6% 9716.6%	116 89	17,657 12,623	1,589,423 1,226,496	9001.6% 9716.6%	1.6112 1.6112	N/A N/A	0.2211 0.2278	N/A N/A	0.779 0.772	0.753 0.747	4.50% 4.50%	0.1758 0.1682
	2059	55,658	5,816,424	10450.3%	69	8,958	936,117	10450.3%	1.6112	N/A	0.2317	N/A	0.768	0.742	4.50%	0.1609
	2060	40,937	4,592,088	11217.5%	52	6,305		11217.5%	1.6112	N/A		N/A	0.761	0.736		0.1540
	2061 2062	29,836 21,560	3,588,229 2,767,906	12026.7% 12838.3%	39 29	4,397 3,041	528,837 390,370	12026.7% 12838.3%	1.6112 1.6112	N/A N/A		N/A N/A	0.754 0.747	0.729 0.723	4.50% 4.50%	0.1474 0.1410
	2063	15,427	2,113,797	13701.7%	22	2,082	285,281	13701.7%	1.6112	N/A	0.2630	N/A	0.737	0.716	4.50%	0.1350
	2064	10,925 7,655	1,586,671	14523.4%	16	1,411	204,918 145,138	14523.4% 15340.8%	1.6112 1.6112	N/A		N/A	0.737	0.708		0.1291
	2065 2066	7,655 5,305	1,174,372 852,329	15340.8% 16067.2%	12 8	946 627	145,138 100,802	15340.8% 16067.2%	1.6112 1.6112	N/A N/A	0.2804 0.2783	N/A N/A	0.720 0.722	0.701 0.693	4.50% 4.50%	0.1236 0.1183
	2067	3,630	605,151	16671.6%	6	411	68,487	16671.6%	1.6112	N/A	0.3000	N/A	0.700	0.684	4.50%	0.1132
	2068	2,450 1,624	422,569 286 464	17250.6% 17639.8%	4 3	265 168	45,764 29,688	17250.6% 17639.8%	1.6112 1.6112	N/A N/A		N/A N/A	0.711 0.678	0.675 0.663	4.50% 4.50%	0.1083 0.1036
	2069 2070	1,624 1,063	286,464 193,716		2	105	29,688 19,211	17639.8%	1.6112 1.6112	N/A N/A		N/A N/A	0.678 0.654	0.663 0.654	4.50% 4.50%	0.1036
	2071	690	129,697	18787.6%	1	66	12,309	18787.6%	1.6112	N/A	0.3825	N/A	0.617	0.650	4.50%	0.0949
	2072	443 284	83,965 57,079	18935.5% 20081.6%	1	40 25	7,625 4,961	18935.5% 20081.6%	1.6112 1.6112	N/A N/A		N/A N/A	N/A N/A	N/A N/A	4.50% 4.50%	0.0908 0.0869
	2073 2074	284 183	57,079 37,855	20081.6%	0	25 15	4,961 3,148	20081.6%	1.6112 1.6112	N/A N/A		N/A N/A	N/A N/A	N/A N/A	4.50% 4.50%	0.0869 0.0832
	2075	118	25,875	21932.6%	0	9	2,059	21932.6%	1.6112	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076 2077	73 44	17,099 11,202	23447.8% 25282.3%	0	6	1,302 816	23447.8% 25282.3%	1.6112 1.6112	N/A N/A		N/A N/A	N/A N/A	N/A N/A	4.50% 4.50%	0.0762 0.0729
	2078-2098	52	15,094	25282.3% 29167.7%	0	4	1,053	25282.3% 29167.7%	1.6112			N/A N/A	N/A N/A	N/A N/A	4.50% 4.50%	0.0729
			-		044.45=	005 440 555										
	Past Future	658,132,895 442,729,078	322,713,683 2,229,009,406	49.0% 503.5%	341,127 209,003	995,119,089 313,951,057	422,288,687 1,096,807,164	42.4% 349.4%								
	Lifetime	1,100,861,973	2,551,723,089	231.8%	550,130	1,309,070,147	1,519,095,851	116.0%								
Note:															<u> </u>	

⁻ The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Maryland rather than that authorized by other states.

⁻ There were four prior authorized increases for a cumulative total of approximately 65.01%.

⁻ The projections are based on the assumptions derived using experience data through 6/30/2017.

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: 1LTC97 and 2LTC97

Part					Loss Ra	tio Demonstr					ors Derived fr	om Projected Value	s for Illustrati	ve Purposes Or	nly	Interest Ra	
Vigo		Calendar			Loss	Life			Loss	Premium Rate Increase	Benefit	Policy			Premium	Calendar Year Effective	Mid-Year Disc / Accum
1886 3.500.00 5.000 9.75 3600 5.700.00 4.077 9.25 1.000 1.		Year	Premium		Ratio	Years	Premium		Ratio				,	1 1		Int Rate	Factor
200 11,56,677 72,9616 77,0 51,02 204,000 11,02 17,000 12,		1		6.342				- 14.317									2.3592 2.2576
200 0.500		2000			7.0%				7.0%							4.50%	2.1604
																	2.0674 1.9783
### 1965 1.50		1															1.8932
Exercises 200 48.09565 120.000 40.000 50.000 50.000		2004		4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%							4.50%	1.8116
200 3.346.000 17.700.007 43.16 20.707 17.000 27.70 43.16 20.707 17.000 27.70 43.16 20.707 17.000 27.700.007 43.16 20.707 17.000 27.700.007 43.16 20.707 17.000 27.7		I I															1.7336 1.6590
200 3.5,00.002 2.1 007 03 2.5 0.0 3.5,00.00 3.5,00.00 3.5,00.00 3.5,00.00 3.5,00.00 3.5,00.00 3.7,00.00 3.5,00.00 3.7,00.00	Experience	1															1.5875
2010 37.46.300 17.50.4019 66.41 19.00 20.00.000 20.0000 20.0000 20.0000		2008	38,480,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%							4.50%	1.5192
201 3585,000 51,715,000 48,900 51,725,000 51,925,000 51,		1															1.4537 1.3911
Process Proc		1															1.3312
2014 30,000,000 30,000,000 30,000,000 30,000 40,000		2012	37,100,345	27,098,640	73.0%	18,059	47,262,593	34,521,296	73.0%							4.50%	1.2739
2016 35,500 26,515 75,00 75,		I I															1.2191 1.1666
Column		1															1.1163
### Properties 2019 \$6.00.00 \$2.00.00 \$2.00.00 \$2.00.00 \$2.00.00 \$2.00.00 \$4.00.00		2016	34,567,931	36,868,889	106.7%	16,123	36,927,323	39,385,329	106.7%							4.50%	1.0683
Figure 1986 \$5.01-665 \$3.00.000 \$4.00.0000 \$4.00.0000 \$4.00.0000	Droipotod									1 4950	1 0000	0.0279	1 0000	0.063	0.064		1.0223 0.9782
Ligarenesis 200		1															0.9762
2002 22,00.192 44,975.28 37.8 12,173 25,786.00 20,976 1,000		2020	34,105,361	39,558,043	116.0%	13,802	30,551,457	35,435,949	116.0%	1.6227	0.9985	0.0447	0.9978	0.955	0.943	4.50%	0.8958
2002 28.047/386 44886.33 100.49 11.007 22.88.0787 33.507.022 100.49 1.8072		1															0.8572
2214 25.33,199 \$2.811.200 188.478 15.590 \$2.38.201.200 18.679 15.590 18.679																	0.8203 0.7850
2002 24.27.027 03.77.03 77.00.04% 87.07 16.07.050 4.191.420 2.00.04% 1.607.00 2.00.04% 2		2024	28,333,199	52,817,200	186.4%	10,938	21,283,337	39,675,233	186.4%	1.8529	0.9786	0.0536	0.9678	0.946	0.930	4.50%	0.7512
2007 22.277.29		I I															0.7188
2007 20.377.714		I I															0.6879 0.6583
2000 15,186.548 77,101,122 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,776 50,777		1															0.6299
2031 15.186,768		1															0.6028
2022 15,612,006 72,007 50,007 5		I I															0.5768 0.5520
2039 0.1700.002 0.185.188 797 0" 0.144 0.5701.005 0.5701.005 0.0070																	0.5282
2005 B 534-589 S 1362-740 B59-74 A 4067-11 J 15622 C 5786 C 528-74 L 15522 C 5786 C 57		1															0.5055
2006 2.358.984 81,225.427 972.995 4,196 3,702.525 56,023.088 972.995 1,865.20 0.9786 0.0978 0.09		1															0.4837 0.4629
2005 7,202.310 80,2007.78 1099.9% 3,761 3,909.989 33,907.199 1099.99 1,8500 0,9786 0,1037 0,6678 0,8680 0,872 4,50% 2,000 2,000 3,400.000																	0.4029
2009		2037	7,292,310	80,206,728	1099.9%	3,761	3,090,989	33,997,199		1.8529							0.4239
2040 4.000,221 72,708,703 161 4% 2,021 1,731,083 27,028,893 1561,456 18529 0,9786 0,1296 0,9878 0,9872 0,9876 0,4875																	0.4056 0.3882
2044 3.861,930 68,914.002 1744.5% 2,927 1.468,231 24,555,341 1.468,231 14,576,569 2,002 1.158,076 2,002		1															0.3714
2044 2,357-653 56.003.867 240-44 51.492 2046 1,597-565 56.003.867 240-44 51.492 2046 1,597-565 56.003.867 240-44 51.492 2046 1,597-565 56.003.867 240-44 51.492 2046 1,597-145 46.862.863 250-570 1.1085 2046 1,597-145 46.862.863 250-570 1.1085 2047 1,294-000 42,182.773 259-014 1.0833.189 11.573.482 250-570 1.8852) 0.9786 0.1447 0.9878 0.855 0.827 4.50% 2047 1,294-000 42,182.773 259-014 1.0833.189 11.573.482 250-570 1.8852) 0.9786 0.1508 0.0978 0.855 0.827 4.50% 2046 1,597-145 4.602.873 1.0085 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0082 1.0085 1.0085 1.0082 1.0085 1.0		I I															0.3554
2044 2,337,563 56,203,967 240,44% 1,492 78,0044 17,505,934 2695.9% 1,8529 0,9786 0,1533 0,9787 0,851 0,833 4,50% 245 45,004 1,557,145 46,822,653 2950,7% 1,085 452,691 13,337,762 2950,7% 1,8529 0,9786 0,1502 0,9786 0,050 0,827 4,50% 245,004 1,567,146 1,40,09 4,212,378 3,295,094 916 333,189 1,18529 91 1,8529 0,9786 0,1502 0,9786 0,050 0,827 4,50% 2040 1,047,428 37,647,076 3694,22% 768 273,7376 9,822,663 3964,2% 1,8529 1,18529 0,9786 0,1502 0,9786 0,0508 0,827 4,50% 2040 44,543 32,757,271 3964,1% 640 210,333 4,80% 240,44% 1,18529 0,9786 0,1614 0,9678 0,833 0,800 4,50% 2050 0,9786 0,1614 0,9678 0,833 0,800 4,50% 2050 0,9786 0,1614 0,9678 0,833 0,800 4,50% 2050 0,9786 0,		I I															0.3401 0.3255
2046 1,587,165 46,582.563 2690.7% 1,065 452.691 13,387,769 2695.7% 1,8529 0,9786 0,1447 0,9678 0,855 0,827 4,57% 2047 1,224,009 42,182,978 3259.9% 106,375 842,291 11,513,487,769 3694.2% 1,8529 0,9786 0,1552 0,9678 0,844 0,815 4,57% 2048 1,474,726 37,47,076 3942 247,355.06 427,47,076 3942 247,355.06 427,47,076 3942 247,355.06 427,47,47,47,47,47,47,47,47,47,47,47,47,47		I I															0.3233
2047 1,294,009 42,182,078 3259,9% 916 535,189 11,513,482 3259,9% 18629 0,0786 0,1614 0,9678 0,894 50		I I															0.2981
2048		1															0.2852 0.2729
2050 670,949 29,135,656 4342,4% 529 160,476 6,988,661 4342,4% 1.8529 0.9786 0.1731 0.9678 0.827 0.797 4.50% 2.051 530,788 2.526,100 475,99% 434 121,486 5,782,667 475,976 0.18529 0.9786 0.1873 0.9678 0.827 0.791 4.50% 4.50% 2.052 416,518 21,675,522 5204,0% 354 91,227 4,747,419 5204,0% 1.8529 0.9786 0.1856 0.9678 0.881 0.778 4.50% 2.054 2.053 2.042,59 1.846,886 5676,3% 2.666 67,962 3.857,000 5676,3% 1.8529 0.9786 0.1897 0.9678 0.808 0.778 4.50% 2.055 191,632 1.262,8856 6.045,886 6.		l I															0.2612
2051 530,788 25,265,100 4759.9% 434 121,486 5778,2628 4759.9% 1.8529 0.9786 0.1793 0.9678 0.821 0.791 4.55% 2053 324,259 18,405,886 5676.3% 286 67,982 3,857.700 5676.3% 1.8529 0.9786 0.1987 0.9678 0.814 0.786 4.55% 2055 205,101 0.546,261 0.7179 4.55% 2055 101,632 12,828,856 6694.5% 182 36,780 2.402,221 6694.5% 1.8529 0.9786 0.9786 0.944 0.9678 0.801 0.772 4.55% 2056 145,387 1.05,257,77 2739.9% 144 26,702 1.93,201 7239.9% 1.8529 0.9786 0.2044 0.9678 0.801 0.772 4.55% 0.056 0		I I															0.2499
2052 416.518 21.675.522 5204.0% 354 91.227 4,747.419 5204.0% 1.8529 0.9786 0.1986 0.9678 0.814 0.785 4.50% 2054 250.310 15.446.261 6170.9% 229 50.203 3.097.981 6170.9% 1.8529 0.9786 0.1918 0.9678 0.808 0.776 4.50% 2055 1916.322 12.828.856 6694.5% 182 36.780 2.4221 6894.5% 1.8529 0.9786 0.1918 0.9678 0.801 0.772 4.50% 2056 145.387 10.552.777 7239.9% 144 26.702 1.933.201 7239.9% 1.8529 0.9786 0.2113 0.9678 0.786 0.789 0.786 4.50% 2056 145.387 10.552.777 7239.9% 144 26.702 1.933.201 7239.9% 1.8529 0.9786 0.2113 0.9678 0.779 0.753 4.50% 2058 11.743 6.006.837 8449.2% 86 13.748 1.161.001 8449.2% 1.8529 0.9786 0.2211 0.9678 0.779 0.753 4.50% 2059 0.620 4.45.877 4.391.17 9754.3% 51 6.867 669.21 9754.3% 1.8529 0.9786 0.2211 0.9678 0.772 0.747 4.50% 2050 4.45.877 4.391.17 9754.3% 51 6.867 669.21 9754.3% 1.8529 0.9786 0.2317 0.9678 0.754 0.758 4.50% 2052 2.3482 2.521.483 11163.7% 28 3.312 369.715 11163.7% 1.8529 0.9786 0.2456 0.9678 0.754 0.759 4.50% 2063 11.889 1.502.019 1194.5% 21 2.268 270.88 270.88 11.8529 0.9786 0.2527 0.9678 0.754 0.759 4.50% 2063 11.889 1.502.019 1194.5% 21 2.268 270.88 11.8529 0.9786 0.2527 0.9678 0.774 0.729 4.50% 2063 11.889 1.502.019 1194.5% 21 2.268 270.88 120.019 1.8529 0.9786 0.2527 0.9678 0.774 0.729 4.50% 2063 11.889 1.502.019 1194.5% 21 2.268 270.88 120.019 1.8529 0.9786 0.2527 0.9678 0.737 0.708 4.50% 2063 11.889 1.502.019 1.502.0																	0.2392 0.2289
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2077 48 10,610 21984.6% 0 4 773 21984.6% 1.8529 0.9786 N/A 0.9678 N/A N/A 4.50% 2078-2098 56 14,295 25363.2% 0 4 997 25363.2% 1.8529 0.9786 N/A 0.9678 N/A N/A N/A 4.50% N/A 0.9678 N/A		I I				0	10										0.0796 0.0762
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Future 472,734,210 2,117,106,282 447.8% 203,720 333,101,824 1,044,383,443 313.5% Lifetime 1,130,867,106 2,439,819,965 215.7% 544,847 1,328,220,913 1,466,672,130 110.4%		l I				0	4										0.0697
Future 472,734,210 2,117,106,282 447.8% 203,720 333,101,824 1,044,383,443 313.5% Lifetime 1,130,867,106 2,439,819,965 215.7% 544,847 1,328,220,913 1,466,672,130 110.4%		Past	658 132 895	322 713 683	49 0%	341 127	995 119 089	422 288 687	42 4%								
Lifetime 1,130,867,106 2,439,819,965 215.7% 544,847 1,328,220,913 1,466,672,130 110.4%		_															
Note:	la r	Lifetime															

⁻ The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Maryland rather than that authorized by other states.
- There were four prior authorized increases for a cumulative total of approximately 65.01%.

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: 1LTC97 and 2LTC97

Accumulated value of initial earned premium	941,893,843 x	58%	= 546,298,429
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	995,119,089 53,225,247	85%	= 45,241,460
3 Present value of future projected initial earned premium	197,954,564	58%	= 114,813,647
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	333,101,824 135,147,259	85%	= 114,875,170
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b			821,228,706
6a Accumulated value of incurred claims without the inclusion of active life reserves 6b Present value of future projected incurred claims without the inclusion of active life reserves			422,288,687 1,044,383,443
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b			1,466,672,130
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: 1LTC97 and 2LTC97

				Loss Ra	atio Demonst	ration			Facto	ors Derived fr	om Projected Value	s for Illustrati	ve Purposes C	Only	Interest Ra	te Factors
	Calendar	W i Earned	ithout Interest	Long	Life	Earned	With Interest	Loop	Premium Rate Increase	Benefit	Policy	Persistency Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Incurred Claims	Loss Ratio	Years	Premium	Incurred Claims	Loss Ratio	Factor	Downgrade	Lapse & Mortality	•		Persistency	Int Rate	Factor
	1998 1999	-	-	N/A N/A	-]	-	N/A N/A							4.50% 4.50%	2.3592 2.2576
	2000	132,961	-	0.0%	185	287,249	-	0.0%							4.50%	2.1604
	2001 2002	581,051 909,919	- 11,737	0.0% 1.3%	385 586	1,201,249 1,800,136	23,219	0.0% 1.3%							4.50% 4.50%	2.0674 1.9783
	2002	1,164,945	1,422	0.1%	610	2,205,421	2,692	0.1%							4.50%	1.8932
Historical	2004	1,123,318	-	0.0%	591	2,035,038	-	0.0%							4.50%	1.8116
Historical Experience	2005 2006	1,108,868 1,088,165	- 414,913	0.0% 38.1%	571 561	1,922,354 1,805,228	688,327	0.0% 38.1%							4.50% 4.50%	1.7336 1.6590
	2007	1,047,942	90,551	8.6%	549	1,663,636	143,752	8.6%							4.50%	1.5875
	2008 2009	1,036,813 1,007,050	381,665 444,838	36.8% 44.2%	541 532	1,575,090 1,463,995	579,812 646,681	36.8% 44.2%							4.50% 4.50%	1.5192 1.4537
	2010	1,007,542	67,120	6.7%	514	1,401,636	93,374	6.7%							4.50%	1.3911
	2011 2012	1,038,278 994,645	472,029 1,687,908	45.5% 169.7%	502 476	1,382,196 1,267,090	628,383 2,150,247	45.5% 169.7%							4.50% 4.50%	1.3312 1.2739
	2013	959,054	486,917	50.8%	466	1,169,140	593,579	50.8%							4.50%	1.2191
	2014 2015	928,990 961,100	569,131 842,975	61.3% 87.7%	458 443	1,083,722 1,072,900	663,926 941,034	61.3% 87.7%							4.50% 4.50%	1.1666 1.1163
	2016	931,454	1,025,502	110.1%	430	995,029	1,095,496	110.1%							4.50%	1.0683
Projected	2017 2018	944,587 911,293	878,438 772,160	93.0% 84.7%	399	965,607 891,456	897,985 755,351	93.0% 84.7%	1.4850	N/A	0.0364	N/A	0.964	0.961	4.50% 4.50%	1.0223 0.9782
Future	2019	883,362	854,379	96.7%	383	826,921	799,790	96.7%	1.5166	N/A	0.0387	N/A	0.961	0.949	4.50%	0.9361
Experience	2020 2021	885,487 838,515	941,894 1,037,882	106.4% 123.8%	368 352	793,216 718,793	843,745 889,694	106.4% 123.8%	1.6060 1.6112	N/A N/A		N/A N/A		0.947 0.944	4.50% 4.50%	0.8958 0.8572
	2022	789,213	1,146,561	145.3%	336	647,398	940,532	145.3%	1.6112	N/A	0.0458	N/A	0.954	0.941	4.50%	0.8203
	2023 2024	740,258 691,971	1,261,661 1,383,916	170.4% 200.0%	320 303	581,090 519,795	990,383 1,039,570	170.4% 200.0%	1.6112 1.6112	N/A N/A		N/A N/A		0.938 0.935		0.7850 0.7512
	2025	644,469	1,512,873	234.7%	287	463,265	1,087,502	234.7%	1.6112	N/A	0.0541	N/A	0.946	0.931	4.50%	0.7188
	2026 2027	597,935 552,464	1,644,604 1,774,614	275.0% 321.2%	270 254	411,307 363,663	1,131,287 1,168,152	275.0% 321.2%	1.6112 1.6112	N/A N/A		N/A N/A		0.928 0.924		0.6879 0.6583
	2028	508,300	1,912,263	376.2%	238	320,184	1,204,555	376.2%	1.6112	N/A		N/A		0.924		0.6299
	2029	465,498 424,254	2,046,733 2,170,119	439.7% 511.5%	222	280,595	1,233,740	439.7% 511.5%	1.6112 1.6112	N/A	0.0676 0.0714	N/A N/A		0.916	4.50% 4.50%	0.6028 0.5768
	2030 2031	424,254 384,682	2,170,119	511.5%	206 190	244,722 212,340	1,251,786 1,262,243	594.4%	1.6112	N/A N/A	0.0714	N/A N/A		0.911 0.907	4.50%	0.5766
	2032	346,965	2,389,669	688.7%	175	183,274	1,262,268	688.7%	1.6112	N/A		N/A		0.902		0.5282
	2033 2034	311,147 277,250	2,483,636 2,560,579	798.2% 923.6%	161 146	157,276 134,107	1,255,410 1,238,567	798.2% 923.6%	1.6112 1.6112	N/A N/A	0.0842 0.0885	N/A N/A		0.897 0.891	4.50% 4.50%	0.5055 0.4837
	2035	245,423	2,606,833	1062.2%	133	113,600	1,206,641	1062.2%	1.6112	N/A	0.0934	N/A		0.885		0.4629
	2036 2037	215,760 188,361	2,630,632 2,630,916	1219.2% 1396.7%	120 107	95,569 79,840	1,165,222 1,115,165	1219.2% 1396.7%	1.6112 1.6112	N/A N/A		N/A N/A		0.879 0.873		0.4429 0.4239
	2038	163,126	2,594,271	1590.3%	96	66,167	1,052,280	1590.3%	1.6112	N/A	0.1090	N/A		0.866		0.4056
	2039 2040	140,170 119,426	2,528,286 2,434,936	1803.7% 2038.9%	85 74	54,407 44,359	981,355 904,422	1803.7% 2038.9%	1.6112 1.6112	N/A N/A		N/A N/A		0.859 0.852		0.3882 0.3714
	2041	100,886	2,311,329	2291.0%	65	35,859	821,540	2291.0%	1.6112	N/A	0.1273	N/A	0.873	0.845	4.50%	0.3554
	2042 2043	84,495 70,148	2,174,147 2,022,495	2573.1% 2883.2%	56 48	28,740 22,832	739,503 658,297	2573.1% 2883.2%	1.6112 1.6112	N/A N/A	0.1336 0.1391	N/A N/A		0.838 0.830	4.50% 4.50%	0.3401 0.3255
	2044	57,722	1,860,451	3223.1%	41	17,979	579,477	3223.1%	1.6112	N/A	0.1467	N/A	0.853	0.823	4.50%	0.3115
	2045 2046	47,050 38,007	1,686,866 1,512,348	3585.3% 3979.2%	35 29	14,024 10,840	502,785 431,358	3585.3% 3979.2%	1.6112 1.6112	N/A N/A		N/A N/A		0.815 0.808		0.2981 0.2852
	2047	30,425	1,344,187	4418.0%	25	8,304	366,884	4418.0%	1.6112	N/A	0.1663	N/A	0.834	0.801	4.50%	0.2729
	2048 2049	24,128 18,948	1,180,359 1,024,185	4892.1% 5405.2%	20 17	6,302 4,736	308,296 255,985	4892.1% 5405.2%	1.6112 1.6112	N/A N/A		N/A N/A		0.793 0.785		0.2612 0.2499
	2050	14,749	876,053	5939.6%	13	3,528	209,532	5939.6%	1.6112	N/A	0.1882	N/A	0.812	0.778	4.50%	0.2392
	2051 2052	11,367 8,672	739,885 616,822	6509.3% 7112.6%	11 9	2,602 1,899	169,343 135,098	6509.3% 7112.6%	1.6112 1.6112	N/A N/A	0.1961 0.2033	N/A N/A		0.771 0.763	4.50% 4.50%	0.2289 0.2190
	2053	6,554	508,273	7754.8%	7	1,374	106,529	7754.8%	1.6112	N/A	0.2123	N/A	0.788	0.756	4.50%	0.2096
	2054 2055	4,910 3,651	413,265 331,801	8416.7% 9087.0%	5 4	985 701	82,886 63,682	8416.7% 9087.0%	1.6112 1.6112	N/A N/A		N/A N/A		0.749 0.744		0.2006 0.1919
	2056	2,693	263,041	9767.6%	3	495	48,311	9767.6%	1.6112	N/A	0.2395	N/A	0.760	0.738	4.50%	0.1837
	2057 2058	1,974 1,443	207,947 164,768	10534.0% 11419.9%	2	347 243	36,548 27,712	10534.0% 11419.9%	1.6112 1.6112	N/A N/A		N/A N/A		0.733 0.731	4.50% 4.50%	0.1758 0.1682
	2059	1,048	126,397	12057.9%	1	169	20,343	12057.9%	1.6112	N/A	0.2588	N/A	0.741	0.727	4.50%	0.1609
	2060 2061	762 552	96,243 72,904	12630.8% 13196.3%	1	117 81	14,823 10,745	12630.8% 13196.3%	1.6112 1.6112	N/A N/A		N/A N/A			4.50% 4.50%	0.1540 0.1474
	2062	399	55,375	13863.7%	0	56	7,810	13863.7%	1.6112	N/A	N/A	N/A	N/A	N/A	4.50%	0.1410
	2063 2064	288 207	42,837 33,177	14880.1% 16020.6%	0	39 27	5,781 4,285	14880.1% 16020.6%	1.6112 1.6112	N/A N/A		N/A N/A			4.50% 4.50%	0.1350 0.1291
	2065	148	25,656	17360.6%	0	18	3,171	17360.6%	1.6112	N/A	N/A	N/A	N/A	N/A	4.50%	0.1236
	2066 2067	105 76	20,085 16,085	19162.7% 21262.6%	0	12 9	2,375 1,820	19162.7% 21262.6%	1.6112 1.6112	N/A N/A		N/A N/A			4.50% 4.50%	0.1183 0.1132
	2068	55	13,254	24158.8%	0	6	1,435	24158.8%	1.6112	N/A	N/A	N/A	N/A	N/A	4.50%	0.1083
	2069 2070	39 28	10,524 8,376	26703.9% 30068.1%	0	4	1,091 831	26703.9% 30068.1%	1.6112 1.6112	N/A N/A		N/A N/A		N/A N/A	4.50% 4.50%	0.1036 0.0992
	2070	28 19	6,401	33219.1%	0	2	608	33219.1%	1.6112	N/A N/A		N/A N/A		N/A N/A	4.50%	0.0992
	2072 2073	13 8	4,591 3,214	35702.6% 39737.2%	0	1	417 279	35702.6% 39737.2%	1.6112 1.6112	N/A		N/A		N/A	4.50% 4.50%	0.0908
	2073 2074	8 5	1,908	39737.2% 40983.8%	0	0	159	39737.2% 40983.8%	1.6112 1.6112	N/A N/A		N/A N/A		N/A N/A	4.50% 4.50%	0.0869 0.0832
	2075 2076	2	949	41778.2%	0	0	76 23	41778.2%	1.6112	N/A		N/A		N/A	4.50% 4.50%	0.0796
	2076 2077	1 -	298 147	48686.9% N/A	-	-	23 11	48686.9% N/A	1.6112 1.6112	N/A N/A		N/A N/A		N/A N/A	4.50% 4.50%	0.0762 0.0729
	2078-2098	-	-	N/A	-	-	-	N/A	1.6112	N/A		N/A		N/A		0.0697
	Past	16,966,682	7,375,145	43.5%	8,814	25,296,716	9,148,506	36.2%								
	Future	11,856,907	63,382,781	534.6%	5,620	8,365,679	30,399,510	363.4%								
Note:	Lifetime	28,823,588	70,757,926	245.5%	14,434	33,662,395	39,548,016	117.5%								

Note

<sup>The premiums shown in this exhibit reflect prior rate inreases authorized by Maryland.
There were four prior authorized increases for a cumulative total of approximately 65.01%.</sup>

<sup>There were four prior authorized increases for a cumulative total of approximately 65.01%.
The projections are based on the assumptions derived using experience data through 6/30/2017.</sup>

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: 1LTC97 and 2LTC97

		•••	th and lede	Loss Ra	ntio Demonstr	ation	With Leave			ors Derived fr	om Projected Value			nly	Interest Ra	
	Calendar	Earned	Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Benefit	Policy	Persistency Policy	Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year 1998	Premium -	Claims -	Ratio N/A	Years -	Premium -	Claims -	Ratio N/A	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate 4.50%	Factor 2.3592
	1999 2000	- 132,961	-	N/A 0.0%	- 185	- 287,249	-	N/A 0.0%							4.50% 4.50%	2.2576 2.1604
	2000	581,051	-	0.0%	385	1,201,249	-	0.0%							4.50%	2.1604
	2002	909,919	11,737	1.3% 0.1%	586 610	1,800,136	23,219	1.3% 0.1%							4.50% 4.50%	1.9783 1.8932
	2003 2004	1,164,945 1,123,318	1,422	0.1%	591	2,205,421 2,035,038	2,692	0.1%							4.50%	1.8932
Historical	2005	1,108,868	-	0.0%	571	1,922,354	-	0.0%							4.50%	1.7336
Experience	2006 2007	1,088,165 1,047,942	414,913 90,551	38.1% 8.6%	561 549	1,805,228 1,663,636	688,327 143,752	38.1% 8.6%							4.50% 4.50%	1.6590 1.5875
	2008	1,036,813	381,665	36.8%	541	1,575,090	579,812	36.8%							4.50%	1.5192
	2009 2010	1,007,050 1,007,542	444,838 67,120	44.2% 6.7%	532 514	1,463,995 1,401,636	646,681 93,374	44.2% 6.7%							4.50% 4.50%	1.4537 1.3911
	2011	1,038,278	472,029	45.5%	502	1,382,196	628,383	45.5%							4.50%	1.3312
	2012 2013	994,645 959,054	1,687,908 486,917	169.7% 50.8%	476 466	1,267,090 1,169,140	2,150,247 593,579	169.7% 50.8%							4.50% 4.50%	1.2739 1.2191
	2014	928,990	569,131	61.3%	458	1,083,722	663,926	61.3%							4.50%	1.1666
	2015 2016	961,100 931,454	842,975 1,025,502	87.7% 110.1%	443 430	1,072,900 995,029	941,034 1,095,496	87.7% 110.1%							4.50% 4.50%	1.1163 1.0683
	2017	944,587	878,438	93.0%	414	965,607	897,985	93.0%							4.50%	1.0223
Projected Future	2018 2019	911,293 883,362	772,160 854,379	84.7% 96.7%	399	891,456 826,921	755,351 799,790	84.7% 96.7%	1.4850 1.5166	1.0000 1.0000	0.0364 0.0387	1.0000 1.0000		0.961	4.50% 4.50%	0.9782 0.9361
Experience	2020	891,383	938,391	105.3%	383 367	798,498	840,607	105.3%	1.6227	0.9985	0.0430	0.9978		0.949 0.947	4.50%	0.8958
	2021	899,676	993,532	110.4%	343	771,221 705,115	851,677 800,768	110.4%	1.8059	0.9828		0.9741	0.934	0.944	4.50% 4.50%	0.8572
	2022 2023	859,573 806,254	1,085,895 1,194,906	126.3% 148.2%	325 309	705,115 632,896	890,768 937,981	126.3% 148.2%	1.8529 1.8529	0.9786 0.9786	0.0519 0.0484	0.9678 0.9678		0.941 0.938	4.50% 4.50%	0.8203 0.7850
	2024	753,662	1,310,692	173.9%	293	566,136	984,566	173.9%	1.8529	0.9786	0.0512	0.9678		0.935	4.50%	0.7512
	2025 2026	701,925 651,243	1,432,825 1,557,586	204.1% 239.2%	278 262	504,566 447,976	1,029,961 1,071,430	204.1% 239.2%	1.8529 1.8529	0.9786 0.9786		0.9678 0.9678		0.931 0.928	4.50% 4.50%	0.7188 0.6879
	2027	601,717	1,680,718	279.3%	246	396,084	1,106,344	279.3%	1.8529	0.9786	0.0605	0.9678	0.939	0.924	4.50%	0.6583
	2028 2029	553,616 506,998	1,811,083 1,938,438	327.1% 382.3%	230 215	348,729 305,611	1,140,821 1,168,462	327.1% 382.3%	1.8529 1.8529	0.9786 0.9786	0.0640 0.0676	0.9678 0.9678		0.920 0.916	4.50% 4.50%	0.6299 0.6028
	2030	462,078	2,055,296	444.8%	199	266,539	1,185,553	444.8%	1.8529	0.9786	0.0714	0.9678	0.929	0.911	4.50%	0.5768
	2031 2032	418,978 377,898	2,165,728 2,263,229	516.9% 598.9%	184 170	231,271 199,613	1,195,457 1,195,480	516.9% 598.9%	1.8529 1.8529	0.9786 0.9786	0.0754 0.0793	0.9678 0.9678		0.907 0.902	4.50% 4.50%	0.5520 0.5282
	2033	338,887	2,352,225	694.1%	155	171,298	1,188,985	694.1%	1.8529	0.9786	0.0842	0.9678	0.916	0.897	4.50%	0.5055
	2034 2035	301,967 267,303	2,425,097 2,468,904	803.1% 923.6%	142 128	146,063 123,728	1,173,033 1,142,797	803.1% 923.6%	1.8529 1.8529	0.9786 0.9786	0.0885 0.0934	0.9678 0.9678		0.891 0.885	4.50% 4.50%	0.4837 0.4629
	2036	234,995	2,491,443	1060.2%	116	104,090	1,103,569	1060.2%	1.8529	0.9786	0.0983	0.9678		0.879	4.50%	0.4429
	2037	205,154	2,491,712	1214.6%	104	86,958 72,066	1,056,161	1214.6%	1.8529	0.9786 0.9786	0.1034	0.9678		0.873		0.4239
	2038 2039	177,669 152,666	2,457,006 2,394,512	1382.9% 1568.5%	92 82	72,066 59,258	996,603 929,430	1382.9% 1568.5%	1.8529 1.8529	0.9786	0.1090 0.1149	0.9678 0.9678		0.866 0.859	4.50% 4.50%	0.4056 0.3882
	2040	130,073	2,306,101	1772.9%	72	48,314	856,568	1772.9%	1.8529	0.9786	0.1204	0.9678		0.852	4.50%	0.3714
	2041 2042	109,880 92,028	2,189,035 2,059,111	1992.2% 2237.5%	63 54	39,056 31,302	778,072 700,375	1992.2% 2237.5%	1.8529 1.8529	0.9786 0.9786	0.1273 0.1336	0.9678 0.9678		0.845 0.838	4.50% 4.50%	0.3554 0.3401
	2043	76,402	1,915,483	2507.1%	47	24,868	623,466	2507.1%	1.8529	0.9786	0.1391	0.9678		0.830	4.50%	0.3255
	2044 2045	62,868 51,244	1,762,013 1,597,612	2802.7% 3117.6%	40 34	19,581 15,274	548,817 476,182	2802.7% 3117.6%	1.8529 1.8529	0.9786 0.9786	0.1467 0.1527	0.9678 0.9678		0.823 0.815	4.50% 4.50%	0.3115 0.2981
	2046	41,395	1,432,328	3460.2%	28	11,807	408,534	3460.2%	1.8529	0.9786	0.1597	0.9678	0.840	0.808	4.50%	0.2852
	2047 2048	33,138 26,279	1,273,065 1,117,905	3841.8% 4254.0%	24 20	9,045 6,864	347,472 291,983	3841.8% 4254.0%	1.8529 1.8529	0.9786 0.9786	0.1663 0.1746	0.9678 0.9678		0.801 0.793	4.50% 4.50%	0.2729 0.2612
	2049	20,638	969,994	4700.1%	16	5,158	242,441	4700.1%	1.8529	0.9786	0.1808	0.9678	0.819	0.785	4.50%	0.2499
	2050 2051	16,064 12,380	829,701 700,737	5164.9% 5660.2%	13 10	3,842 2,834	198,446 160,383	5164.9% 5660.2%	1.8529 1.8529	0.9786 0.9786	0.1882 0.1961	0.9678 0.9678		0.778 0.771	4.50% 4.50%	0.2392 0.2289
	2052	9,445	584,185	6184.9%	8	2,069	127,950	6184.9%	1.8529	0.9786	0.2033	0.9678	0.797	0.763	4.50%	0.2190
	2053 2054	7,139 5,348	481,380 391,398	6743.3% 7318.9%	7 5	1,496 1,073	100,893 78,501	6743.3% 7318.9%	1.8529 1.8529	0.9786 0.9786	0.2123 0.2224	0.9678 0.9678		0.756 0.749		0.2096 0.2006
	2055	3,977	314,245	7901.7%	4	763	60,313	7901.7%	1.8529	0.9786	0.2330	0.9678	0.767	0.744	4.50%	0.1919
	2056 2057	2,933 2,150	249,124 196,944	8493.5% 9160.0%	3 2	539 378	45,755 34,614	8493.5% 9160.0%	1.8529 1.8529	0.9786 0.9786	0.2395 0.2532	0.9678 0.9678		0.738 0.733	4.50% 4.50%	0.1837 0.1758
	2058	1,571	156,050	9930.3%	2	264	26,246	9930.3%	1.8529	0.9786	0.2609	0.9678	0.739	0.731	4.50%	0.1682
	2059 2060	1,142 830	119,709 91,150	10485.1% 10983.3%	1	184 128	19,266 14,038	10485.1% 10983.3%	1.8529 1.8529	0.9786 0.9786		0.9678 0.9678		0.727 N/A	4.50% 4.50%	0.1609 0.1540
	2061	602	69,047	11475.1%	1	89	10,176	11475.1%	1.8529	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1474
	2062 2063	435 314	52,445 40,570	12055.4% 12939.2%	0	61 42	7,397 5,475	12055.4% 12939.2%	1.8529 1.8529	0.9786 0.9786		0.9678 0.9678		N/A N/A	4.50% 4.50%	0.1410 0.1350
	2063	226	31,422	12939.2%	0	29	5,475 4,058	13931.0%	1.8529	0.9786		0.9678		N/A N/A	4.50% 4.50%	0.1350
	2065	161 114	24,298 19,022	15096.2%	0	20	3,003	15096.2% 16663.2%	1.8529	0.9786	N/A	0.9678		N/A	4.50%	0.1236
	2066 2067	114 82	19,022 15,234	16663.2% 18489.2%	0	14 9	2,250 1,724	16663.2% 18489.2%	1.8529 1.8529	0.9786 0.9786		0.9678 0.9678		N/A N/A	4.50% 4.50%	0.1183 0.1132
	2068	60	12,553	21007.7%	0	6	1,359	21007.7%	1.8529	0.9786		0.9678		N/A	4.50%	0.1083
	2069 2070	43 30	9,967 7,933	23220.7% 26146.1%	0	3	1,033 787	23220.7% 26146.1%	1.8529 1.8529	0.9786 0.9786	N/A N/A	0.9678 0.9678	N/A N/A	N/A N/A	4.50% 4.50%	0.1036 0.0992
	2071	21	6,063	28886.2%	0	2	575	28886.2%	1.8529	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0949
	2072 2073	14 9	4,348 3,044	31045.8% 34554.1%	0	1	395 265	31045.8% 34554.1%	1.8529 1.8529	0.9786 0.9786		0.9678 0.9678		N/A N/A	4.50% 4.50%	0.0908 0.0869
	2074	5	1,807	35638.1%	0	0	150	35638.1%	1.8529	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0832
	2075 2076	2	899 282	36328.9% 42336.4%	0	0 n	72 22	36328.9% 42336.4%	1.8529 1.8529	0.9786 0.9786		0.9678 0.9678		N/A N/A	4.50% 4.50%	0.0796 0.0762
	2077	-	139	N/A	-	-	10	N/A	1.8529	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0729
	2078-2098	-	-	N/A	-	-	-	N/A	1.8529	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0697
	Past	16,966,682	7,375,145	43.5%	8,814	25,296,716	9,148,506	36.2%								
	Future Lifetime	12,667,339 29,634,021	60,172,101 67,547,246	475.0% 227.9%	5,478 14,292	8,881,213 34,177,929	28,923,891 38,072,397	325.7% 111.4%								
Note:		_0,007,0Z1	51,071,270		1 1,202	31,777,023	30,012,001	7 1 1 T /0	<u> </u>							

<sup>The premiums shown in this exhibit reflect prior rate inreases authorized by Maryland.
There were four prior authorized increases for a cumulative total of approximately 65.01%.</sup>

<sup>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.</sup>

Exhibit II-B

Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: 1LTC97 and 2LTC97

Accumulated value of initial earned premium	23,875,552 x	58% =	13,847,820
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	25,296,716 1,421,165	85% =	1,207,990
3 Present value of future projected initial earned premium	5,272,787	58% =	3,058,216
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	8,881,213 3,608,426	85% =	3,067,162
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b	3,008,420	0376 -	21,181,189
6a Accumulated value of incurred claims without the inclusion of active life reserves 6b Present value of future projected incurred claims without the inclusion of active life reserves			9,148,506 28,923,891
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b			38,072,397
8 Test: 7 is not less than 5			TRUE

Attachment 1 Metropolitan Life Insurance Company Policy Forms: 1LTC97 and 2LTC97 Assumptions Summary

	Original Pricing Assumptions	Current Best Estimate Assumptions
Interest Rate:	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.5%
Mortality:	1983 GAM Basic Mortality Table With Mortality Selection Factors of: Duration	88% of Annuity 2000 Basic table With Mortality Selection Factors of: Duration
Voluntary Lapse Rates:	Duration Lapse Rate 1 10.00% 2 9.00% 3 8.00% 4 7.50% 5 7.00% 6 6.50% 7 6.00% 8 5.50% 9 5.00% 10+ 4.50%	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%
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:
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.	Duration U/W Selection 1 64% 2 77% 3 100% 4+ 100% Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) ³ Attained Male Female Age Facility Care Home Care Facility Care Home Care 81 1.19% 1.06% 1.65% 1.11%
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.	82
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.	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. Home Care Facility Care 61% 79%

Attachment 2

Metropolitan Life Insurance Company

Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)

Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

	Actual	Projected Experi	ence	Expect	ed Pricing Experie	nce	
	Actual Expe	erience through 12	2/31/2017		d based on Original		
	Projections ba	ased on Current A	ssumptions	Assum	ptions since incept	ion	
	Α	В	C = B / A	D	E	F = E / D	G = C / F
	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to
Duration	Premium	Claims	Ratio	Premium	Claims	Ratio	Expected Ratio
1	30,912,577	648,757	2.1%	30,912,577	2,165,676	7.0%	0.30
2	50,291,224	4,692,092	9.3%	50,291,224	4,890,274	9.7%	0.96
3	45,880,805	5,541,741	12.1%	45,401,698	5,963,897	13.1%	0.92
4	43,460,555	8,735,084	20.1%	41,225,656	7,426,668	18.0%	1.12
5	41,800,890	7,146,770	17.1%	37,567,676	8,831,485	23.5%	0.73
6	40,558,382	11,672,158	28.8%	34,290,978	10,324,681	30.1%	0.96
7	39,739,444	13,467,795	33.9%	31,387,213	11,075,316	35.3%	0.96
8	38,757,937	19,832,018	51.2%	28,787,809	11,850,885	41.2%	1.24
9	38,004,173	19,962,546	52.5%	26,445,719	13,102,596	49.5%	1.06
10	37,497,022	14,294,176	38.1%	24,301,517	14,044,540	57.8%	0.66
11	37,099,210	21,929,356	59.1%	22,340,915	14,547,017	65.1%	0.91
12	36,509,265	22,082,151	60.5%	20,485,208	15,078,002	73.6%	0.82
13	35,938,471	28,361,808	78.9%	18,737,965	15,589,087	83.2%	0.95
14	35,631,824	32,815,960	92.1%	17,095,845	16,392,420	95.9%	0.96
15	35,699,817	32,546,644	91.2%	15,556,004	16,859,315	108.4%	0.84
16	36,070,442	37,590,337	104.2%	14,116,400	17,392,718	123.2%	0.85
17	36,738,311	32,337,489	88.0%	12,774,256	17,740,809	138.9%	0.63
18	36,356,842	35,332,787	97.2%	11,526,858	18,023,326	156.4%	0.62
19	35,253,158	38,562,302	109.4%	10,369,987	18,175,320	175.3%	0.62
20	33,385,572	39,765,411	119.1%	9,299,898	18,284,576	196.6%	0.61
21	31,746,002	43,746,705	137.8%	8,313,927	19,475,380	234.3%	0.59
22	29,745,567	47,878,823	161.0%	7,408,317	20,190,181	272.5%	0.59
23	27,769,355	52,140,042	187.8%	6,579,423	20,903,097	317.7%	0.59
24	25,825,919	56,497,442	218.8%	5,822,307	21,354,435	366.8%	0.60
25	23,922,339	60,869,737	254.4%	5,132,735	21,962,698	427.9%	0.59
26	22,066,462	65,224,419	295.6%	4,507,755	22,574,402	500.8%	0.59
27	20,265,438	69,426,165	342.6%	3,943,531	22,892,822	580.5%	0.59
28	18,526,387	73,383,116	396.1%	3,436,359	23,161,634	674.0%	0.59
29	16,856,571	77,045,616	457.1%	2,981,535	23,209,076	778.4%	0.59
30	15,261,924	80,256,298	525.9%	2,575,105	23,223,874	901.9%	0.58
31	13,748,258	83,001,858	603.7%	2,214,266	22,707,883	1025.5%	0.59
32	12,320,116	85,221,773	691.7%	1,895,426	22,379,884	1180.7%	0.59
33	10,980,211	86,779,856	790.3%	1,615,204	21,879,109	1354.6%	0.58
34	9,730,780	87,576,258	900.0%	1,369,495	20,945,854	1529.5%	0.59
35	8,573,287	87,668,615	1022.6%	1,154,565	19,955,656	1728.4%	0.59
36	7,507,850	87,019,742	1159.1%	967,794	18,789,421	1941.5%	0.60
37	6,534,101	85,634,967	1310.6%	806,441	17,541,758	2175.2%	0.60
38	5,650,255	83,485,939	1477.6%	667,850	16,051,812	2403.5%	0.61
39	4,853,945	80,618,282	1660.9%	549,484	14,519,233	2642.3%	0.63
40	4,141,992	77,155,778	1862.8%	449,361	13,339,726	2968.6%	0.63
41	3,510,347	73,097,536	2082.3%	364,852	11,615,662	3183.7%	0.65
42	2,954,609	68,654,074	2323.6%	293,760	10,545,582	3589.9%	0.65
43	2,469,322	63,836,015	2585.2%	234,850	9,484,374	4038.5%	0.64
44	2,048,956	58,852,598	2872.3%	186,508	8,455,892	4533.8%	0.63
45 46	1,687,621	53,723,211	3183.4% 3533.4%	147,166 115,300	7,454,206	5065.2%	0.63
46 47	1,379,923	48,620,709	3523.4%	115,399	6,334,339	5489.1%	0.64
47 49	1,120,049	43,624,454	3894.9%	89,970	5,460,301	6069.0%	0.64
48 49	902,242	38,776,415	4297.8%	69,782 53,871	4,615,698	6614.5%	0.65 0.66
49 50	721,233 571,003	34,112,655	4729.8% 5105.3%	53,871	3,864,860	7174.2%	0.65
50 51	571,993 449,944	29,716,777 25,619,910	5195.3% 5694.0%	41,448 31,737	3,295,356	7950.6% 8264.9%	0.65
51 52	351,031	25,619,910	6223.1%	24,301	2,623,001 2,087,828	8264.9% 8591.7%	0.69
52 53	271,585	18,429,234	6223.1% 6785.8%	24,301 18,607	2,087,828 1,661,846	8591.7% 8931.4%	0.72
53 54	208,266	15,364,688	7377.4%	14,247	1,322,778	9284.5%	0.78
5 4 55	208,266 158,298	12,661,734	7377.4% 7998.7%	14,247	1,052,778	9284.5% 9651.6%	0.79
55 56	119,284	12,661,734	7998.7% 8658.6%	8,353	838,068	10033.2%	0.83
56 57	89,134		9355.7%	6,396	· ·	10033.2%	0.86
5 <i>7</i> 58	89,134 66,062	8,339,103 6,662,410	9355.7% 10085.1%	·	667,076 530,972		0.90
58 59	48,584	6,662,410 5,275,909	10085.1%	4,897 3,750	530,972 422,637	10842.2% 11270.9%	0.93
59 60	48,584 35,434	5,275,909 4,133,398	10859.4% 11665.2%	3,750 2,871	422,637 336,406	11270.9%	1.00
00	55,454	ਜ, । ਹਹ,ਹਤਰ	11000.270	۷,011	330,400	11710.5%	1.00
ifetime	1.100.776.598	2.539.623.156	230.7%	567.029.956	747.486.321	131.8%	1.75

230.7% 747,486,321 Lifetime 1,100,776,598 2,539,623,156 567,029,956 131.8% 1.75 Lifetime* 605,872,140 115.9% 344,642,952 210,221,874 702,100,935 61.0% 1.90

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 4.5%, 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 6%.

Attachment 3

Metropolitan Life Insurance Company

Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) **Actual to Expected Ratios**

Policy Forms: 1LTC97 and 2LTC97

			Projected Experie		-	xpected Pricing	-	0.015		ve Loss Ratio as of '	
	Calendar	A Earned	B Incurred	C = B / A Loss	D Earned	E Incurred	F = E / D Loss	G = C / F Actual to	H Actual/Projected	I Expected at 6%	J = H / I Actual to
	Year	Premium	Claims	Ratio	Premium	Claims	Ratio	Expected Ratio	•	(on F)	Expected Ra
Historical	1998	168,478	0	0.0%	168,478	11,803	7.0%	0.00	0.0%	7.0%	0.00
Experience	1999	2,560,434	6,342	0.2%	1,864,222	140,408	7.5%	0.03	0.2%	7.5%	0.03
	2000	11,396,617	799,919	7.0%	8,310,368	682,062	8.2%	0.86	5.7%	8.1%	0.70
	2001	26,357,812	1,887,246	7.2%	20,325,804	1,854,713	9.1%	0.78	6.6%	8.7%	0.76
	2002	40,902,404	5,830,315	14.3%	33,663,454	3,501,846	10.4%	1.37	10.3%	9.6%	1.08
	2003	45,926,027	7,827,660	17.0%	42,687,110	5,305,588	12.4%	1.37	12.6%	10.6%	1.19
	2004	43,347,561	4,800,886	11.1%	41,235,491	6,640,576	16.1%	0.69	12.3%	12.0%	1.02
	2005	41,853,950	7,934,859	19.0%	37,734,980	7,890,305	20.9%	0.91	13.5%	13.6%	0.99
	2006	40,589,954	12,535,485	30.9%	34,628,103	9,032,499	26.1%	1.18	16.0%	15.3%	1.04
	2007	39,488,020	17,009,497	43.1%	31,847,041	10,049,491	31.6%	1.37	19.1%	17.0%	1.12
	2008	38,480,022	21,687,525	56.4%	29,348,478	10,954,686	37.3%	1.51	22.8%	18.7%	1.22
	2009 2010	37,196,897 37,426,083	16,353,713 17,368,919	44.0% 46.4%	27,084,526 25,011,561	11,860,038 12,732,312	43.8% 50.9%	1.00 0.91	24.6% 26.2%	20.4% 22.1%	1.20 1.18
	2010	38,553,480	18,713,068	48.5%	23,089,048	13,441,504	58.2%	0.83	20.2 <i>%</i> 27.7%	23.8%	1.16
	2011	37,100,345	27,098,640	73.0%	21,286,757	14,039,783	66.0%	1.11	30.4%	25.4%	1.17
	2012	35,626,731	22,324,766	62.7%	19,577,788	14,657,341	74.9%	0.84	32.1%	27.0%	1.19
	2014	34,462,137	30,950,979	89.8%	17,960,789	15,287,626	85.1%	1.06	34.7%	28.6%	1.21
	2015	35,850,930	28,515,507	79.5%	16,433,133	15,911,251	96.8%	0.82	36.7%	30.2%	1.21
	2016	34,567,931	36,868,889	106.7%	14,994,721	16,431,501	109.6%	0.97	39.4%	31.7%	1.24
	2017	36,277,081	44,199,470	121.8%	13,644,233	16,877,294	123.7%	0.98	42.4%	33.3%	1.28
Projected	2018	35,093,155	32,689,829	93.2%	12,379,819	17,237,744	139.2%	0.67	44.1%	34.7%	1.27
xperience	2019	33,914,565	36,099,262	106.4%	11,199,279	17,612,464	157.3%	0.68	46.0%	36.2%	1.27
	2020	33,879,754	39,705,705	117.2%	10,100,184	18,140,618	179.6%	0.65	48.0%	37.6%	1.28
	2021	31,960,895	43,507,228	136.1%	9,080,153	18,852,914	207.6%	0.66	50.1%	39.0%	1.29
	2022	29,950,033	47,468,846	158.5%	8,136,692	19,732,611	242.5%	0.65	52.5%	40.4%	1.30
	2023	27,964,814	51,585,806	184.5%	7,266,740	20,497,970	282.1%	0.65	54.9%	41.8%	1.31
	2024	26,013,989	55,767,933	214.4%	6,466,997	21,197,610	327.8%	0.65	57.6%	43.2%	1.33
	2025	24,106,467	60,003,973	248.9%	5,734,130	21,844,816	381.0%	0.65	60.3%	44.6%	1.35
	2026	22,247,599	64,178,965	288.5%	5,065,065	22,454,701	443.3%	0.65	63.2%	45.9%	1.38
	2027	20,444,639	68,223,117	333.7%	4,456,790	22,961,925	515.2%	0.65	66.2%	47.2%	1.40
	2028	18,705,145	72,072,524	385.3%	3,905,873	23,307,088	596.7%	0.65	69.2%	48.5%	1.43
	2029	17,035,058	75,628,489	444.0%	3,408,755	23,500,595	689.4%	0.64	72.3%	49.7%	1.45
	2030	15,440,649	78,774,161	510.2%	2,961,936	23,501,333	793.4%	0.64	75.3%	50.9%	1.48
	2031	13,926,928	81,472,053	585.0%	2,562,214	23,339,837	910.9%	0.64	78.4%	52.0%	1.51
	2032 2033	12,498,348 11,158,621	83,664,011 85,274,647	669.4% 764.2%	2,206,484 1,891,304	22,981,598 22,477,824	1041.5% 1188.5%	0.64 0.64	81.5% 84.5%	53.0% 53.9%	1.54 1.57
	2033	9,906,788	86,246,573	870.6%	1,691,304	21,760,373	1348.9%	0.65	87.4%	53.9% 54.8%	1.60
	2034	8,744,964	86,423,486	988.3%	1,368,538	20,813,470	1520.9%	0.65	90.2%	55.6%	1.60
	2036	7,674,687	85,869,881	1118.9%	1,154,438	19,710,429	1707.4%	0.66	92.9%	56.3%	1.65
	2037	6,695,398	84,687,628	1264.9%	968,121	18,448,940	1905.6%	0.66	95.5%	56.9%	1.68
	2038	5,804,382	82,786,637	1426.3%	806,963	17,075,237	2116.0%	0.67	97.9%	57.4%	1.71
	2039	4,999,865	80,116,139	1602.4%	668,436	15,633,113	2338.8%	0.69	100.2%	57.9%	1.73
	2040	4,279,035	76,834,064	1795.6%	550,079	14,183,069	2578.4%	0.70	102.2%	58.3%	1.75
	2041	3,637,627	72,975,218	2006.1%	449,580	12,823,864	2852.4%	0.70	104.1%	58.6%	1.78
	2042	3,072,076	68,735,275	2237.4%	364,766	11,509,944	3155.4%	0.71	105.8%	58.9%	1.80
	2043	2,576,716	64,155,528	2489.8%	293,772	10,374,739	3531.6%	0.71	107.4%	59.2%	1.81
	2044	2,146,222	59,343,908	2765.0%	234,979	9,284,297	3951.1%	0.70	108.7%	59.4%	1.83
	2045	1,774,765	54,402,786	3065.4%	186,743	8,196,614	4389.3%	0.70	109.9%	59.6%	1.85
	2046	1,457,229	49,448,952	3393.4%	147,497	7,137,990	4839.4%	0.70	111.0%	59.7%	1.86
	2047	1,188,088	44,539,610	3748.8%	115,826	6,130,426	5292.8%	0.71	111.9%	59.8%	1.87
	2048	961,691	39,750,301	4133.4%	90,476	5,239,249	5790.7%	0.71	112.6%	59.9%	1.88
	2049	772,650	35,134,362	4547.3%	70,343	4,436,837	6307.5%	0.72	113.3%	60.0%	1.89
	2050	616,029	30,763,217	4993.8%	54,466	3,709,302	6810.3%	0.73	113.8%	60.1%	1.90
	2051	487,341	26,676,582	5473.9%	42,040	3,058,082	7274.1%	0.75	114.3%	60.1%	1.90
	2052	382,424	22,886,466	5984.6%	32,379	2,462,960	7606.7%	0.79	114.7%	60.1%	1.91
	2053	297,717	19,434,166	6527.7%	24,925	1,970,959	7907.5%	0.83	115.0%	60.2%	1.91
	2054	229,821 175,946	16,309,196 13,545,564	7096.5% 7698.7%	19,187 14,770	1,577,239 1,262,167	8220.3% 8545.5%	0.86	115.2% 115.4%	60.2% 60.2%	1.91
	2055 2056	175,946 133,486	13,545,564 11,113,819	7698.7% 8325.8%	14,770 11,370	1,262,167 1,010,025	8545.5% 8883.6%	0.90 0.94	115.4% 115.6%	60.2% 60.2%	1.92 1.92
	2056	133,486 100,465	9,043,427	8325.8% 9001.6%	11,370 8,752	1,010,025 808,259	8883.6% 9235.2%	0.94 0.97	115.6% 115.7%	60.2% 60.2%	1.92 1.92
	2057	75,052	7,292,489	9716.6%	6,737	646,787	9600.6%	1.01	115.7%	60.2%	1.92
	2059	55,658	5,816,424	10450.3%	5,186	517,577	9980.6%	1.05	115.9%	60.2%	1.92
	2060	40,937	4,592,088	11217.5%	3,992	414,178	10375.8%	1.08	115.9%	60.2%	1.92
	2061	29,836	3,588,229	12026.7%	3,073	331,422	10786.1%	1.12	115.9%	60.2%	1.92
	2062	21,560	2,767,906	12838.3%	2,365	265,203	11212.8%	1.14	116.0%	60.2%	1.93
	2063	15,427	2,113,797	13701.7%	1,821	212,209	11656.1%	1.18	116.0%	60.2%	1.93
	2064	10,925	1,586,671	14523.4%	1,401	169,805	12117.0%	1.20	116.0%	60.2%	1.93
	2065	7,655	1,174,372	15340.8%	1,079	135,874	12596.0%	1.22	116.0%	60.2%	1.93
	2066	5,305	852,329	16067.2%	830	108,723	13094.1%	1.23	116.0%	60.2%	1.93
	2067	3,630	605,151	16671.6%	639	86,997	13611.7%	1.22	116.0%	60.2%	1.93
	2068	2,450	422,569	17250.6%	492	69,613	14149.9%	1.22	116.0%	60.2%	1.93
	2069	1,624	286,464	17639.8%	379	55,703	14709.3%	1.20	116.0%	60.2%	1.93
	2070	1,063	193,716	18226.2%	291	44,572	15290.9%	1.19	116.0%	60.2%	1.93
	Past	658,132,895	322,713,683	49.0%	460,896,085	187,302,627	40.6%	1.21	42.4%	33.3%	1.28
	Future	442,727,190 1,100,860,085	2,228,631,539 2,551,345,223	503.4% 231.8%	106,142,281 567,038,365	561,317,893 748,620,521	528.8% 132.0%	0.95 1.76	349.3% 116.0%	368.4% 60.0%	0.95 1.93

⁻ 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

	La	ıpse	
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%

	Моі	rtality	
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

			Fen	nale					Ma	ale			
		Facility Care)		Home Care			Facility Care	•		Home Care		
Attained Age	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 Deaths ¹	Actual Recoveries	Expected Recoveries ¹	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.