

June 12, 2018

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 all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

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

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • Without/with proposed rate increase of 32.25% (actuarially equivalent to two 15% increases) • <i>Nationwide</i> experience • Weighted average statutory rate 4.5% LLR without rate increase – 112.9% LLR with rate increase – 103.7%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • Without/with proposed rate increase of 32.25% (equivalent to two 15% increases) • <i>Maryland</i> experience • Weighted average statutory rate 4.5% LLR without rate increase – 115.6 % LLR with rate increase – 105.5%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Attachment 1	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 2	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 112.9%; A/E – 1.85
Attachment 3	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 112.9%; A/E – 1.88

Attachment 4	Actual-to-Expected results for Lapse, Mortality and Morbidity assumptions
Addendum – Actuarial Memorandum Addendum	Memorandum on Premium Rates for use as “Landing Spots” with Rate Increases

Additional Notes

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

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

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

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



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

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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, 2016.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

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Voluntary Termination Rates

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

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

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

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

6. Marketing Method

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

7. Underwriting Description

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

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8. Premiums

Premiums are unisex, 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, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Maryland experience for policy form series 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, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.50%.

15. Projected Earned Premiums and Incurred Claims

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

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

Present and accumulated values in the lifetime projections in Exhibit I-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

The 2009 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 two rate increases of 15.00% each, resulting in a cumulative compounded increase of 32.25%. Corresponding rate tables reflecting the increases are included with this filing.

Phase	Request	Expected Implementation Date
1	15%	1/1/2019
2	15%	4/1/2020

The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 2009 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.

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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.

- 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.

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

19. Loss Ratio Requirement Compliance Demonstration

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

20. Average Annual Premium

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

Before increase:	\$2,416
After 1 st phase of 15%:	\$2,779
After 2 nd phase of 15%:	\$3,196

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

Before increase:	\$2,445
After 1 st phase of 15%:	\$2,812
After 2 nd phase of 15%:	\$3,234

21. Proposed Effective Date

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

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

By Issue Age

Issue Age	%
<45	4%
45-49	8%
50-54	19%
55-59	24%
60-64	22%

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65-69	14%
70-74	6%
75+	2%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	5%
3 Year	17%
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%	31%
FPO	31%
None	0%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC Only)	6%
50%	0%
60%	11%
75%	0%
80%	11%
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, 2017, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation	Effective Date	Stability Regulation	Effective Date
	Number of	2017	Number of	2017
	Insured	Annualized Premium	Insured	Annualized Premium
Maryland	308	750,539	108	\$266,202
Nationwide	14,563	\$35,623,386	1,236	\$2,544,063

24. Actuarial Certification

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

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

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

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;

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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
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

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			
1998	168,478	-	0.0%	398	380,359	-	0.0%							4.50%	2.2576	
1999	2,560,434	6,469	0.3%	3,034	5,531,574	13,976	0.3%							4.50%	2.1604	
2000	11,396,617	808,649	7.1%	9,449	23,561,057	1,671,778	7.1%							4.50%	2.0674	
2001	26,357,874	1,975,285	7.5%	17,147	52,145,025	3,907,799	7.5%							4.50%	1.9783	
2002	40,913,902	6,033,271	14.7%	24,572	77,456,365	11,421,919	14.7%							4.50%	1.8932	
2003	45,945,058	8,205,406	17.9%	24,335	83,235,525	14,865,174	17.9%							4.50%	1.8116	
2004	43,368,430	5,026,571	11.6%	23,394	75,184,330	8,714,159	11.6%							4.50%	1.7336	
2005	41,865,927	8,327,622	19.9%	22,685	69,454,126	13,815,237	19.9%							4.50%	1.6590	
2006	40,589,310	12,617,728	31.1%	22,125	64,436,616	20,030,980	31.1%							4.50%	1.5875	
2007	39,481,834	17,587,086	44.5%	21,685	59,979,395	26,717,675	44.5%							4.50%	1.5192	
2008	38,471,868	23,105,271	60.1%	21,218	55,928,316	33,589,191	60.1%							4.50%	1.4537	
2009	37,185,285	17,503,935	47.1%	20,756	51,730,096	24,350,500	47.1%							4.50%	1.3911	
2010	37,426,671	18,162,716	48.5%	20,189	49,823,827	24,178,908	48.5%							4.50%	1.3312	
2011	38,554,435	19,564,570	50.7%	19,689	49,114,976	24,923,550	50.7%							4.50%	1.2739	
2012	37,114,827	27,943,876	75.3%	19,043	45,245,016	34,065,122	75.3%							4.50%	1.2191	
2013	35,630,361	23,284,466	65.4%	18,571	41,564,948	27,162,723	65.4%							4.50%	1.1666	
2014	34,329,227	31,145,026	90.7%	18,159	38,322,581	34,767,977	90.7%							4.50%	1.1163	
2015	35,649,087	29,763,082	83.5%	17,660	38,082,272	31,794,524	83.5%							4.50%	1.0683	
2016	34,356,233	32,308,665	94.0%	17,108	35,120,742	33,027,611	94.0%							4.50%	1.0223	
2017	35,674,134	30,375,144	85.1%	16,463	34,897,579	29,713,937	85.1%	1.4384	N/A	0.0377	N/A	0.962	0.959	4.50%	0.9782	
2018	34,632,273	33,328,638	96.2%	15,807	32,419,519	31,199,177	96.2%	1.4758	N/A	0.0399	N/A	0.960	0.946	4.50%	0.9361	
2019	32,684,546	36,466,696	111.6%	15,140	29,278,696	32,666,732	111.6%	1.4758	N/A	0.0422	N/A	0.958	0.944	4.50%	0.8958	
2020	30,761,682	39,806,922	129.4%	14,464	26,369,571	34,123,344	129.4%	1.4758	N/A	0.0446	N/A	0.955	0.941	4.50%	0.8572	
2021	28,864,681	43,299,584	150.0%	13,782	23,677,915	35,518,975	150.0%	1.4758	N/A	0.0472	N/A	0.953	0.938	4.50%	0.8203	
2022	26,988,637	46,913,241	173.8%	13,094	21,185,629	36,826,110	173.8%	1.4758	N/A	0.0499	N/A	0.950	0.935	4.50%	0.7850	
2023	25,144,057	50,605,770	201.3%	12,404	18,887,717	38,014,051	201.3%	1.4758	N/A	0.0527	N/A	0.947	0.932	4.50%	0.7512	
2024	23,337,457	54,320,574	232.8%	11,714	16,775,727	39,047,405	232.8%	1.4758	N/A	0.0556	N/A	0.944	0.928	4.50%	0.7188	
2025	21,581,038	58,016,066	268.8%	11,026	14,845,125	39,907,986	268.8%	1.4758	N/A	0.0587	N/A	0.941	0.925	4.50%	0.6879	
2026	19,873,707	61,589,431	309.9%	10,343	13,082,000	40,541,651	309.9%	1.4758	N/A	0.0619	N/A	0.938	0.921	4.50%	0.6583	
2027	18,224,755	64,965,624	356.5%	9,669	11,479,967	40,922,538	356.5%	1.4758	N/A	0.0652	N/A	0.935	0.917	4.50%	0.6299	
2028	16,640,067	68,115,324	409.3%	9,004	10,030,388	41,058,917	409.3%	1.4758	N/A	0.0687	N/A	0.931	0.913	4.50%	0.6028	
2029	15,124,938	70,978,478	469.3%	8,354	8,724,488	40,942,377	469.3%	1.4758	N/A	0.0722	N/A	0.928	0.909	4.50%	0.5768	
2030	13,683,025	73,476,760	537.0%	7,719	7,552,873	40,558,331	537.0%	1.4758	N/A	0.0760	N/A	0.924	0.905	4.50%	0.5520	
2031	12,319,639	75,559,697	613.3%	7,104	6,507,464	39,912,046	613.3%	1.4758	N/A	0.0798	N/A	0.920	0.900	4.50%	0.5282	
2032	11,037,780	77,145,167	698.9%	6,509	5,579,294	38,994,758	698.9%	1.4758	N/A	0.0837	N/A	0.916	0.896	4.50%	0.5055	
2033	9,838,269	78,188,780	794.7%	5,938	4,758,827	37,820,359	794.7%	1.4758	N/A	0.0878	N/A	0.912	0.891	4.50%	0.4837	
2034	8,722,341	78,698,595	902.3%	5,391	4,037,364	36,427,712	902.3%	1.4758	N/A	0.0920	N/A	0.908	0.887	4.50%	0.4629	
2035	7,690,471	78,589,676	1021.9%	4,872	3,406,446	34,810,810	1021.9%	1.4758	N/A	0.0963	N/A	0.904	0.882	4.50%	0.4429	
2036	6,742,882	77,845,355	1154.5%	4,381	2,858,103	32,996,285	1154.5%	1.4758	N/A	0.1008	N/A	0.899	0.877	4.50%	0.4239	
2037	5,877,326	76,542,278	1302.3%	3,919	2,383,943	31,046,842	1302.3%	1.4758	N/A	0.1054	N/A	0.895	0.872	4.50%	0.4056	
2038	5,090,284	74,610,781	1465.7%	3,488	1,975,794	28,960,186	1465.7%	1.4758	N/A	0.1101	N/A	0.890	0.866	4.50%	0.3882	
2039	4,382,044	72,072,510	1644.7%	3,087	1,627,647	26,770,292	1644.7%	1.4758	N/A	0.1149	N/A	0.885	0.861	4.50%	0.3714	
2040	3,749,038	69,023,180	1841.1%	2,717	1,332,561	24,533,649	1841.1%	1.4758	N/A	0.1199	N/A	0.880	0.856	4.50%	0.3554	
2041	3,186,583	65,513,816	2055.9%	2,377	1,083,867	22,283,519	2055.9%	1.4758	N/A	0.1249	N/A	0.875	0.850	4.50%	0.3401	
2042	2,691,183	61,676,559	2291.8%	2,068	875,947	20,074,962	2291.8%	1.4758	N/A	0.1301	N/A	0.870	0.845	4.50%	0.3255	
2043	2,257,394	57,571,157	2550.3%	1,789	703,114	17,931,774	2550.3%	1.4758	N/A	0.1352	N/A	0.865	0.839	4.50%	0.3115	
2044	1,880,462	53,270,404	2832.8%	1,537	560,488	15,877,715	2832.8%	1.4758	N/A	0.1405	N/A	0.860	0.833	4.50%	0.2981	
2045	1,556,058	48,864,311	3140.3%	1,313	443,825	13,937,263	3140.3%	1.4758	N/A	0.1460	N/A	0.854	0.827	4.50%	0.2852	
2046	1,278,739	44,444,821	3475.7%	1,114	349,021	12,130,832	3475.7%	1.4758	N/A	0.1514	N/A	0.849	0.822	4.50%	0.2729	
2047	1,043,271	40,077,867	3841.6%	939	272,490	10,467,856	3841.6%	1.4758	N/A	0.1569	N/A	0.843	0.816	4.50%	0.2612	
2048	844,798	35,822,942	4240.4%	787	211,149	8,953,608	4240.4%	1.4758	N/A	0.1627	N/A	0.837	0.810	4.50%	0.2499	
2049	679,353	31,718,680	4669.0%	654	162,486	7,586,399	4669.0%	1.4758	N/A	0.1680	N/A	0.832	0.804	4.50%	0.2392	
2050	541,928	27,829,204	5135.2%	541	124,035	6,369,496	5135.2%	1.4758	N/A	0.1740	N/A	0.826	0.798	4.50%	0.2289	
2051	429,016	24,179,452	5636.0%	443	93,964	5,295,835	5636.0%	1.4758	N/A	0.1802	N/A	0.820	0.792	4.50%	0.2190	
2052	337,039	20,800,584	6171.6%	361	70,640	4,359,606	6171.6%	1.4758	N/A	0.1861	N/A	0.814	0.786	4.50%	0.2096	
2053	262,795	17,703,199	6736.5%	291	52,708	3,550,644	6736.5%	1.4758	N/A	0.1928	N/A	0.807	0.780	4.50%	0.2006	
2054	203,212	14,903,181	7333.8%	233	39,002	2,860,343	7333.8%	1.4758	N/A	0.1987	N/A	0.801	0.773	4.50%	0.1919	
2055	155,928	12,418,463	7964.2%	185	28,638	2,280,818	7964.2%	1.4758	N/A	0.2051	N/A	0.795	0.767	4.50%	0.1837	
2056	118,570	10,231,166	8628.8%	146	20,839	1,798,174	8628.8%	1.4758	N/A	0.2130	N/A	0.787	0.760	4.50%	0.1758	
2057	89,455	8,358,104	9343.4%	114	15,045	1,405,717	9343.4%	1.4758	N/A	0.2214	N/A	0.779	0.754	4.50%	0.1682	
2058	67,006	6,763,891	10094.5%	88	10,784	1,088,606	10094.5%	1.4758	N/A	0.2255	N/A	0.775	0.749	4.50%	0.1609	
2059	49,842	5,417,347	10869.1%	68	7,676	834,342	10869.1%	1.4758	N/A	0.2317	N/A	0.768	0.744	4.50%	0.1540	
2060	36,796	4,296,230	11675.9%	51	5,423	633,182	11675.9%	1.4758	N/A	0.2394	N/A	0.761	0.738	4.50%	0.1474	
2061	26,932	3,372,638	12522.6%	39	3,798	475,658	12522.6%	1.4758	N/A	0.2446	N/A	0.755	0.732	4.50%	0.1410	
2062	19,552	2,616,945	13384.5%	29	2,639	353,186	13384.5%	1.4758	N/A	0.2533	N/A	0.747	0.726	4.50%	0.1350	
2063	14,065	2,009,068	14283.8%	22	1,817	259,470	14283.8%	1.4758	N/A	0.2572	N/A	0.743	0.719	4.50%	0.1291	
2064	10,031	1,518,993	15143.4%	16	1,240	187,729	15143.4%	1.4758	N/A	0.2677	N/A	0.732	0.713	4.50%	0.1236	
2065	7,090	1,133,879	15993.2%	12	838	134,099	15993.2%	1.4758	N/A	0.2706	N/A	0.729	0.707	4.50%	0.1183	
2066	4,962	832,144	16769.5%	8	562	94,176	16769.5%	1.4758	N/A	0.2850	N/A	0.715	0.700	4.50%	0.1132	
2067	3,441	598,923	17405.4%	6	373	64,863	17405.4%	1.4758	N/A	0.2928	N/A	0.707	0.693	4.50%	0.1083	
2068	2,357	425,061	18033.6%	4	244	44,052	18033.6%	1.4758	N/A	0.2973	N/A	0.703	0.685	4.50%	0.1036	
2069	1,592	294,091	18476.0%	3	158	29,166	18476.0%	1.4758	N/A	0.3276	N/A	0.672	0.675	4.50%	0.0992	
2070	1,061	202,745	19111.2%	2	101											

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

1	Accumulated value of initial earned premium	876,988,738	x	58%	=	508,653,468
2a	Accumulated value of earned premium	916,297,146				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	39,308,408	x	85%	=	33,412,146
3	Present value of future projected initial earned premium	209,871,494	x	58%	=	121,725,466
4a	Present value of future projected premium	356,147,978				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	146,276,485	x	85%	=	124,335,012
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					788,126,093
6a	Accumulated value of incurred claims without the inclusion of active life reserves					369,018,801
6b	Present value of future projected incurred claims without the inclusion of active life reserves					950,129,609
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					1,319,148,410
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) and With No Future Increase
Policy Forms: 1LTC97 and 2LTC97

	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 Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.50%	2.2576
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.50%	2.1604
	2000	132,961	-	0.0%	195	274,880	-	0.0%	-	-	-	-	-	-	-	4.50%	2.0674
	2001	581,051	-	0.0%	402	1,149,521	-	0.0%	-	-	-	-	-	-	-	4.50%	1.9783
	2002	910,356	12,200	1.3%	609	1,723,446	23,096	1.3%	-	-	-	-	-	-	-	4.50%	1.8932
	2003	1,165,474	1,483	0.1%	636	2,111,409	2,687	0.1%	-	-	-	-	-	-	-	4.50%	1.8116
	2004	1,124,027	-	0.0%	617	1,948,634	-	0.0%	-	-	-	-	-	-	-	4.50%	1.7336
	2005	1,109,337	-	0.0%	597	1,840,352	-	0.0%	-	-	-	-	-	-	-	4.50%	1.6590
	2006	1,088,244	436,289	40.1%	587	1,727,617	692,620	40.1%	-	-	-	-	-	-	-	4.50%	1.5875
	2007	1,047,863	94,898	9.1%	575	1,591,876	144,166	9.1%	-	-	-	-	-	-	-	4.50%	1.5192
	2008	1,036,682	404,330	39.0%	566	1,507,072	587,792	39.0%	-	-	-	-	-	-	-	4.50%	1.4537
	2009	1,006,828	468,939	46.6%	558	1,400,644	652,362	46.6%	-	-	-	-	-	-	-	4.50%	1.3911
	2010	1,007,666	70,405	7.0%	540	1,341,444	93,726	7.0%	-	-	-	-	-	-	-	4.50%	1.3312
	2011	1,038,276	499,295	48.1%	528	1,322,672	636,058	48.1%	-	-	-	-	-	-	-	4.50%	1.2739
	2012	994,593	1,713,741	172.3%	502	1,212,463	2,089,145	172.3%	-	-	-	-	-	-	-	4.50%	1.2191
	2013	958,954	443,480	46.2%	493	1,118,677	517,346	46.2%	-	-	-	-	-	-	-	4.50%	1.1666
	2014	926,944	519,849	56.1%	485	1,034,770	580,321	56.1%	-	-	-	-	-	-	-	4.50%	1.1163
2015	959,441	860,764	89.7%	470	1,024,927	919,514	89.7%	-	-	-	-	-	-	-	4.50%	1.0683	
2016	929,918	882,173	94.9%	457	950,611	901,804	94.9%	-	-	-	-	-	-	-	4.50%	1.0223	
Projected Future Experience	2017	938,096	754,158	80.4%	440	917,676	737,741	80.4%	1.4384	N/A	0.0375	N/A	0.962	0.931	4.50%	0.9782	
	2018	911,414	823,655	90.4%	422	853,181	771,030	90.4%	1.4758	N/A	0.0396	N/A	0.960	0.947	4.50%	0.9361	
	2019	861,133	900,316	104.6%	405	771,400	806,500	104.6%	1.4758	N/A	0.0418	N/A	0.958	0.945	4.50%	0.8958	
	2020	811,740	983,382	121.1%	387	695,841	842,976	121.1%	1.4758	N/A	0.0440	N/A	0.956	0.943	4.50%	0.8572	
	2021	763,119	1,074,489	140.8%	369	625,992	881,411	140.8%	1.4758	N/A	0.0464	N/A	0.954	0.940	4.50%	0.8203	
	2022	715,274	1,172,785	164.0%	351	561,478	920,617	164.0%	1.4758	N/A	0.0489	N/A	0.951	0.937	4.50%	0.7850	
	2023	668,231	1,276,979	191.1%	333	501,962	959,241	191.1%	1.4758	N/A	0.0516	N/A	0.948	0.934	4.50%	0.7512	
	2024	622,122	1,385,991	222.8%	315	447,202	996,296	222.8%	1.4758	N/A	0.0542	N/A	0.946	0.931	4.50%	0.7188	
	2025	577,278	1,503,369	260.4%	297	397,097	1,034,135	260.4%	1.4758	N/A	0.0571	N/A	0.943	0.928	4.50%	0.6879	
	2026	533,635	1,623,815	304.3%	279	351,269	1,068,887	304.3%	1.4758	N/A	0.0601	N/A	0.940	0.924	4.50%	0.6583	
	2027	491,404	1,741,614	354.4%	261	309,541	1,097,061	354.4%	1.4758	N/A	0.0633	N/A	0.937	0.921	4.50%	0.6299	
	2028	450,639	1,861,056	413.0%	244	271,639	1,121,817	413.0%	1.4758	N/A	0.0666	N/A	0.933	0.917	4.50%	0.6028	
	2029	411,424	1,975,444	480.1%	227	237,321	1,139,491	480.1%	1.4758	N/A	0.0701	N/A	0.930	0.913	4.50%	0.5768	
	2030	373,804	2,080,774	556.6%	210	206,336	1,148,563	556.6%	1.4758	N/A	0.0738	N/A	0.926	0.909	4.50%	0.5520	
	2031	338,059	2,177,451	644.1%	194	178,569	1,150,171	644.1%	1.4758	N/A	0.0778	N/A	0.922	0.904	4.50%	0.5282	
	2032	304,161	2,259,261	742.8%	178	153,745	1,141,994	742.8%	1.4758	N/A	0.0815	N/A	0.918	0.900	4.50%	0.5055	
	2033	272,174	2,329,282	855.8%	163	131,652	1,126,687	855.8%	1.4758	N/A	0.0860	N/A	0.914	0.895	4.50%	0.4837	
	2034	242,096	2,386,119	985.6%	148	112,061	1,104,478	985.6%	1.4758	N/A	0.0905	N/A	0.910	0.889	4.50%	0.4629	
	2035	214,072	2,415,435	1128.3%	134	94,822	1,069,902	1128.3%	1.4758	N/A	0.0950	N/A	0.905	0.884	4.50%	0.4429	
	2036	188,060	2,424,683	1289.3%	120	79,713	1,027,750	1289.3%	1.4758	N/A	0.1000	N/A	0.900	0.878	4.50%	0.4239	
	2037	164,086	2,410,452	1469.0%	108	66,556	977,720	1469.0%	1.4758	N/A	0.1050	N/A	0.895	0.873	4.50%	0.4056	
	2038	142,036	2,365,604	1665.5%	96	55,131	918,210	1665.5%	1.4758	N/A	0.1105	N/A	0.890	0.866	4.50%	0.3882	
	2039	122,034	2,298,977	1883.9%	85	45,328	853,922	1883.9%	1.4758	N/A	0.1160	N/A	0.884	0.859	4.50%	0.3714	
	2040	104,040	2,209,645	2123.8%	74	36,980	785,398	2123.8%	1.4758	N/A	0.1217	N/A	0.878	0.853	4.50%	0.3554	
	2041	87,937	2,098,960	2386.9%	65	29,911	713,929	2386.9%	1.4758	N/A	0.1278	N/A	0.872	0.845	4.50%	0.3401	
	2042	73,720	1,974,972	2679.0%	56	23,995	642,829	2679.0%	1.4758	N/A	0.1341	N/A	0.866	0.838	4.50%	0.3255	
	2043	61,271	1,837,609	2999.1%	48	19,084	572,363	2999.1%	1.4758	N/A	0.1401	N/A	0.860	0.831	4.50%	0.3115	
	2044	50,482	1,692,182	3352.0%	41	15,047	504,370	3352.0%	1.4758	N/A	0.1470	N/A	0.853	0.824	4.50%	0.2981	
	2045	41,228	1,537,351	3728.9%	35	11,759	438,489	3728.9%	1.4758	N/A	0.1527	N/A	0.847	0.817	4.50%	0.2852	
	2046	33,358	1,381,914	4142.6%	29	9,105	377,182	4142.6%	1.4758	N/A	0.1602	N/A	0.840	0.809	4.50%	0.2729	
	2047	26,723	1,230,822	4605.9%	24	6,980	321,476	4605.9%	1.4758	N/A	0.1670	N/A	0.833	0.801	4.50%	0.2612	
	2048	21,183	1,083,594	5115.3%	20	5,295	270,834	5115.3%	1.4758	N/A	0.1746	N/A	0.825	0.793	4.50%	0.2499	
	2049	16,621	942,387	5669.8%	17	3,975	225,398	5669.8%	1.4758	N/A	0.1804	N/A	0.820	0.785	4.50%	0.2392	
	2050	12,935	808,555	6251.0%	13	2,961	185,061	6251.0%	1.4758	N/A	0.1892	N/A	0.811	0.778	4.50%	0.2289	
	2051	9,957	684,882	6878.6%	11	2,181	150,004	6878.6%	1.4758	N/A	0.1954	N/A	0.805	0.770	4.50%	0.2190	
	2052	7,582	572,814	7555.2%	9	1,589	120,056	7555.2%	1.4758	N/A	0.2067	N/A	0.793	0.761	4.50%	0.2096	
	2053	5,716	472,570	8267.9%	7	1,146	94,781	8267.9%	1.4758	N/A	0.2103	N/A	0.790	0.754	4.50%	0.2006	
	2054	4,272	385,443	9022.7%	5	820	73,977	9022.7%	1.4758	N/A	0.2249	N/A	0.775	0.747	4.50%	0.1919	
	2055	3,166	310,965	9823.5%	4	581	57,113	9823.5%	1.4758	N/A	0.2309	N/A	0.769	0.741	4.50%	0.1837	
	2056	2,322	247,355	10654.7%	3	408	43,474	10654.7%	1.4758	N/A	0.2382	N/A	0.762	0.733	4.50%	0.1758	
2057	1,685	196,199	11644.7%	2	283	32,998	11644.7%	1.4758	N/A	0.2541	N/A	0.746	0.726	4.50%	0.1682		
2058	1,217	154,340	12686.4%	2	196	24,840	12686.4%	1.4758	N/A	0.2533	N/A	0.747	0.722	4.50%	0.1609		
2059	876	118,294	13509.4%	1	135	18,219	13509.4%	1.4758	N/A	0.2749	N/A	0.725	0.720	4.50%	0.1540		
2060	628	89,970	14316.2%	1	93	13,260	14316.2%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1474		
2061	449	68,080	15158.3%	1	63	9,602	15158.3%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1410		
2062	321	51,775	16134.7%	0	43	6,988	16134.7%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1350		
2063	228	39,818	17446.4%	0	29	5,142	17446.4%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1291		
2064	164	30,721	18777.3%	0	20	3,797	18777.3%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1236		
2065	117	23,775	20377.1%	0	14	2,812	20377.1%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1183		
2066	82	18,619	22695.2%	0	9	2,107	22695.2%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132		
2067	59	14,784	25253.0%	0	6	1,601	25253.0%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1083		
2068	42	12,065	28889.1%	0	4	1,250	28889.1%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036		
2069	30	9,591	31747.3%	0	3	951	31747.3%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992		
2070	22	7,679	35542.9%	0	2	729	35542.9%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949		
2071	15	5,933	39185.0%	0	1	539	39185.0%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908		
2072	10	4,337	42103.6%	0	1	377	42103.6%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869		
2073	7	3,096	46417.2%	0	1	257	46417.2%	1.4758	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832		
2074	4	1,924	47750.8%	0	0	153	4775										

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 32.25% Future Increase
Policy Forms: 1LTC97 and 2LTC97

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	
Historical Experience	1998	-	-	N/A	-	-	-	N/A						
	1999	-	-	N/A	-	-	-	N/A						
	2000	132,961	-	0.0%	195	274,880	-	0.0%						
	2001	581,051	-	0.0%	402	1,149,521	-	0.0%						
	2002	910,356	12,200	1.3%	609	1,723,446	23,096	1.3%						
	2003	1,165,474	1,483	0.1%	636	2,111,409	2,687	0.1%						
	2004	1,124,027	-	0.0%	617	1,948,634	-	0.0%						
	2005	1,109,337	-	0.0%	597	1,840,352	-	0.0%						
	2006	1,088,244	436,289	40.1%	587	1,727,617	692,620	40.1%						
	2007	1,047,863	94,898	9.1%	575	1,591,876	144,166	9.1%						
	2008	1,036,682	404,330	39.0%	566	1,507,072	587,792	39.0%						
	2009	1,006,828	468,939	46.6%	558	1,400,644	652,362	46.6%						
	2010	1,007,666	70,405	7.0%	540	1,341,444	93,726	7.0%						
	2011	1,038,276	499,295	48.1%	528	1,322,672	636,058	48.1%						
	2012	994,593	1,713,741	172.3%	502	1,212,463	2,089,145	172.3%						
	2013	958,954	443,480	46.2%	493	1,118,677	517,346	46.2%						
2014	926,944	519,849	56.1%	485	1,034,770	580,321	56.1%							
2015	959,441	860,764	89.7%	470	1,024,927	919,514	89.7%							
2016	929,918	882,173	94.9%	457	950,611	901,804	94.9%							
Projected Future Experience	2017	938,096	754,158	80.4%	440	917,676	737,741	80.4%	1.4384	1.0000	0.0375	1.0000	0.962	0.931
	2018	911,414	823,655	90.4%	422	853,181	771,030	90.4%	1.4758	1.0000	0.0396	1.0000	0.960	0.947
	2019	896,124	866,496	96.7%	396	802,745	776,204	96.7%	1.5957	0.9838	0.0626	0.9783	0.937	0.945
	2020	910,023	915,726	100.6%	371	780,091	784,980	100.6%	1.7767	0.9700	0.0619	0.9600	0.938	0.943
	2021	937,236	1,000,564	106.8%	354	768,822	820,770	106.8%	1.9464	0.9700	0.0464	0.9600	0.954	0.940
	2022	880,869	1,092,097	124.0%	337	691,467	857,278	124.0%	1.9517	0.9700	0.0489	0.9600	0.951	0.937
	2023	822,934	1,189,122	144.5%	320	618,172	893,245	144.5%	1.9517	0.9700	0.0516	0.9600	0.948	0.934
	2024	766,151	1,290,635	168.5%	302	550,735	927,751	168.5%	1.9517	0.9700	0.0542	0.9600	0.946	0.931
	2025	710,925	1,399,938	196.9%	285	489,030	962,987	196.9%	1.9517	0.9700	0.0571	0.9600	0.943	0.928
	2026	657,178	1,512,097	230.1%	268	432,592	995,348	230.1%	1.9517	0.9700	0.0601	0.9600	0.940	0.924
	2027	605,170	1,621,791	268.0%	251	381,203	1,021,584	268.0%	1.9517	0.9700	0.0633	0.9600	0.937	0.921
	2028	554,968	1,733,015	312.3%	234	334,526	1,044,636	312.3%	1.9517	0.9700	0.0666	0.9600	0.933	0.917
	2029	506,673	1,839,533	363.1%	218	292,263	1,061,094	363.1%	1.9517	0.9700	0.0701	0.9600	0.930	0.913
	2030	460,344	1,937,616	420.9%	202	254,105	1,069,542	420.9%	1.9517	0.9700	0.0738	0.9600	0.926	0.909
	2031	416,324	2,027,643	487.0%	186	219,910	1,071,039	487.0%	1.9517	0.9700	0.0778	0.9600	0.922	0.904
	2032	374,578	2,103,824	561.7%	171	189,339	1,063,425	561.7%	1.9517	0.9700	0.0815	0.9600	0.918	0.900
	2033	335,186	2,169,027	647.1%	156	162,131	1,049,171	647.1%	1.9517	0.9700	0.0860	0.9600	0.914	0.895
	2034	298,145	2,221,954	745.3%	142	138,004	1,028,490	745.3%	1.9517	0.9700	0.0905	0.9600	0.910	0.889
	2035	263,632	2,249,253	853.2%	129	116,774	996,293	853.2%	1.9517	0.9700	0.0950	0.9600	0.905	0.884
	2036	231,598	2,257,865	974.9%	116	98,168	957,041	974.9%	1.9517	0.9700	0.1000	0.9600	0.900	0.878
	2037	202,074	2,244,613	1110.8%	104	81,965	910,453	1110.8%	1.9517	0.9700	0.1050	0.9600	0.895	0.873
	2038	174,919	2,202,851	1259.4%	92	67,895	855,037	1259.4%	1.9517	0.9700	0.1105	0.9600	0.890	0.866
	2039	150,287	2,140,808	1424.5%	81	55,822	795,172	1424.5%	1.9517	0.9700	0.1160	0.9600	0.884	0.859
	2040	128,126	2,057,621	1605.9%	71	45,541	731,362	1605.9%	1.9517	0.9700	0.1217	0.9600	0.878	0.853
	2041	108,296	1,954,551	1804.8%	62	36,835	664,811	1804.8%	1.9517	0.9700	0.1278	0.9600	0.872	0.845
	2042	90,787	1,839,094	2025.7%	54	29,550	598,602	2025.7%	1.9517	0.9700	0.1341	0.9600	0.866	0.838
	2043	75,456	1,711,182	2267.8%	46	23,503	532,984	2267.8%	1.9517	0.9700	0.1401	0.9600	0.860	0.831
	2044	62,169	1,575,760	2534.6%	40	18,530	469,669	2534.6%	1.9517	0.9700	0.1470	0.9600	0.853	0.824
	2045	50,773	1,431,581	2819.6%	34	14,482	408,321	2819.6%	1.9517	0.9700	0.1527	0.9600	0.847	0.817
	2046	41,081	1,286,839	3132.4%	28	11,213	351,232	3132.4%	1.9517	0.9700	0.1602	0.9600	0.840	0.809
	2047	32,909	1,146,141	3482.7%	23	8,596	299,358	3482.7%	1.9517	0.9700	0.1670	0.9600	0.833	0.801
	2048	26,088	1,009,043	3867.9%	19	6,520	252,201	3867.9%	1.9517	0.9700	0.1746	0.9600	0.825	0.793
	2049	20,469	877,551	4287.2%	16	4,896	209,891	4287.2%	1.9517	0.9700	0.1804	0.9600	0.820	0.785
	2050	15,930	752,927	4726.6%	13	3,646	172,328	4726.6%	1.9517	0.9700	0.1892	0.9600	0.811	0.778
2051	12,262	637,762	5201.2%	10	2,686	139,684	5201.2%	1.9517	0.9700	0.1954	0.9600	0.805	0.770	
2052	9,337	533,405	5712.8%	8	1,957	111,797	5712.8%	1.9517	0.9700	0.2067	0.9600	0.793	0.761	
2053	7,039	440,057	6251.7%	6	1,412	88,260	6251.7%	1.9517	0.9700	0.2103	0.9600	0.790	0.754	
2054	5,261	358,925	6822.5%	5	1,010	68,888	6822.5%	1.9517	0.9700	0.2249	0.9600	0.775	0.747	
2055	3,898	289,570	7428.0%	4	716	53,183	7428.0%	1.9517	0.9700	0.2309	0.9600	0.769	0.741	
2056	2,859	230,337	8056.5%	3	502	40,483	8056.5%	1.9517	0.9700	0.2382	0.9600	0.762	0.733	
2057	2,075	182,700	8805.1%	2	349	30,728	8805.1%	1.9517	0.9700	0.2541	0.9600	0.746	0.726	
2058	1,498	143,722	9592.7%	2	241	23,131	9592.7%	1.9517	0.9700	0.2533	0.9600	0.747	0.722	
2059	1,078	110,156	10215.1%	1	166	16,965	10215.1%	1.9517	0.9700	0.2749	0.9600	0.725	0.720	
2060	774	83,780	10825.1%	1	114	12,348	10825.1%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2061	553	63,396	11461.8%	1	78	8,941	11461.8%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2062	395	48,213	12200.1%	0	53	6,507	12200.1%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2063	281	37,079	13192.0%	0	36	4,789	13192.0%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2064	201	28,607	14198.3%	0	25	3,536	14198.3%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2065	144	22,139	15408.0%	0	17	2,618	15408.0%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2066	101	17,338	17160.8%	0	11	1,962	17160.8%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2067	72	13,767	19094.9%	0	8	1,491	19094.9%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2068	51	11,235	21844.3%	0	5	1,164	21844.3%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2069	37	8,931	24005.5%	0	4	886	24005.5%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2070	27	7,151	26875.5%	0	3	679	26875.5%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2071	19	5,525	29629.5%	0	2	502	29629.5%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2072	13	4,039	31836.3%	0	1	351	31836.3%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2073	8	2,883	35098.0%	0	1	240	35098.0%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2074	5	1,791	36106.5%	0	0	143	36106.5%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2075	3	975	37012.9%	0	0	74	37012.9%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2076	1	408	41599.5%	-	0	30	41599.5%	1.9517	0.9700	N/A	0.9600	N/A	N/A	
2077-2097	-	194	N/A	-	-	13	N/A	1.9517	0.9700	N/A	0.9600	N/A	N/A	
Past		16,018,614	6,407,846	40.0%	8,817	23,281,013	7,840,638	33.7%						
Future		13,704,925	56,520,656	412.4%	6,028	9,509,323	26,760,459	281.4%						
Lifetime		29,723,539	62,928,503	211.7%	14,845	32,790,336	34,601,097	105.5%						

Note:

- The 1st round authorized increase of 15% was implemented from February 2010 through January 2011 and the 2nd round authorized increase of 15% was implemented from August 2014 through July 2015 and the 3rd round authorized increase of 15% was implemented from September 2016 through August 2017.
- The current requested increases of 32.25% are assumed to be implemented in two phases at 15% each with the 1st phase starting January 2019 and the 2nd phase starting April 2020.
- The projections are based on the assumptions derived using experience data through 6/30/2016.

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

1	Accumulated value of initial earned premium	22,221,742	x	58%	=	12,888,610
2a	Accumulated value of earned premium	23,281,013				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	1,059,271	x	85%	=	900,380
3	Present value of future projected initial earned premium	5,598,441	x	58%	=	3,247,095
4a	Present value of future projected premium	9,509,323				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	3,910,882	x	85%	=	3,324,250
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					20,360,336
6a	Accumulated value of incurred claims without the inclusion of active life reserves					7,840,638
6b	Present value of future projected incurred claims without the inclusion of active life reserves					26,760,459
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					34,601,097
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	2017 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: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>50%</td></tr> <tr><td>2</td><td>60%</td></tr> <tr><td>3</td><td>70%</td></tr> <tr><td>4</td><td>80%</td></tr> <tr><td>5</td><td>90%</td></tr> <tr><td>6+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	50%	2	60%	3	70%	4	80%	5	90%	6+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%								
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Morbidity:	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.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table border="1"> <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>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr> <tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr> <tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr> <tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr> <tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr> </tbody> </table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%												
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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"> <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) and With No Future Increase
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2016 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	30,925,558	681,323	2.2%	30,925,558	2,166,585	7.0%	0.31
2	50,313,679	4,855,251	9.6%	50,313,679	4,892,458	9.7%	0.99
3	45,903,356	5,758,743	12.5%	45,421,962	5,966,558	13.1%	0.96
4	43,472,446	9,165,080	21.1%	41,244,048	7,429,981	18.0%	1.17
5	41,800,003	7,438,934	17.8%	37,584,429	8,835,423	23.5%	0.76
6	40,551,788	12,182,498	30.0%	34,306,263	10,329,283	30.1%	1.00
7	39,550,134	14,668,738	37.1%	31,401,198	11,080,251	35.3%	1.05
8	38,572,086	20,282,239	52.6%	28,800,631	11,856,163	41.2%	1.28
9	37,833,356	20,951,640	55.4%	26,457,493	13,108,429	49.5%	1.12
10	37,331,341	15,014,149	40.2%	24,312,332	14,050,790	57.8%	0.70
11	36,933,022	22,765,221	61.6%	22,350,853	14,553,488	65.1%	0.95
12	36,345,900	22,798,428	62.7%	20,494,317	15,084,707	73.6%	0.85
13	35,765,229	29,128,528	81.4%	18,746,293	15,596,016	83.2%	0.98
14	35,481,107	32,077,620	90.4%	17,103,440	16,399,703	95.9%	0.94
15	35,744,743	29,636,722	82.9%	15,562,913	16,866,802	108.4%	0.77
16	35,984,103	30,329,714	84.3%	14,122,667	17,400,439	123.2%	0.68
17	35,511,452	31,598,505	89.0%	12,779,924	17,748,681	138.9%	0.64
18	34,388,662	34,183,529	99.4%	11,531,970	18,031,320	156.4%	0.64
19	32,805,498	36,523,296	111.3%	10,374,584	18,183,378	175.3%	0.64
20	30,875,648	39,976,672	129.5%	9,304,019	18,292,679	196.6%	0.66
21	28,963,504	43,588,404	150.5%	8,317,610	19,484,007	234.3%	0.64
22	27,076,868	47,332,741	174.8%	7,411,598	20,199,121	272.5%	0.64
23	25,221,227	51,159,954	202.8%	6,582,335	20,912,348	317.7%	0.64
24	23,404,202	55,028,018	235.1%	5,824,883	21,363,883	366.8%	0.64
25	21,631,862	58,849,440	272.0%	5,135,005	21,972,410	427.9%	0.64
26	19,910,867	62,572,728	314.3%	4,509,748	22,584,380	500.8%	0.63
27	18,247,524	66,095,673	362.2%	3,945,273	22,902,937	580.5%	0.62
28	16,648,129	69,352,514	416.6%	3,437,876	23,171,863	674.0%	0.62
29	15,118,283	72,304,973	478.3%	2,982,851	23,219,323	778.4%	0.61
30	13,662,732	74,851,819	547.9%	2,576,241	23,234,123	901.9%	0.61
31	12,285,895	76,927,590	626.1%	2,215,243	22,717,900	1025.5%	0.61
32	10,991,269	78,513,909	714.3%	1,896,262	22,389,752	1180.7%	0.60
33	9,781,105	79,520,165	813.0%	1,615,916	21,888,752	1354.6%	0.60
34	8,656,776	79,908,474	923.1%	1,370,099	20,955,082	1529.5%	0.60
35	7,618,523	79,671,861	1045.8%	1,155,074	19,964,444	1728.4%	0.61
36	6,665,303	78,827,629	1182.7%	968,220	18,797,692	1941.5%	0.61
37	5,795,781	77,337,495	1334.4%	806,796	17,549,477	2175.2%	0.61
38	5,008,322	75,199,055	1501.5%	668,143	16,058,872	2403.5%	0.62
39	4,300,456	72,490,899	1685.7%	549,725	14,525,616	2642.3%	0.64
40	3,668,717	69,266,519	1888.0%	449,559	13,345,588	2968.6%	0.64
41	3,109,065	65,568,819	2109.0%	365,012	11,620,765	3183.7%	0.66
42	2,616,998	61,532,536	2351.3%	293,889	10,550,212	3589.9%	0.65
43	2,187,522	57,222,116	2615.8%	234,953	9,488,536	4038.5%	0.65
44	1,816,037	52,765,882	2905.6%	186,589	8,459,601	4533.8%	0.64
45	1,496,998	48,214,944	3220.8%	147,230	7,457,475	5065.2%	0.64
46	1,224,958	43,684,044	3566.2%	115,450	6,337,115	5489.1%	0.65
47	994,944	39,247,575	3944.7%	90,009	5,462,694	6069.0%	0.65
48	802,010	34,938,796	4356.4%	69,812	4,617,720	6614.5%	0.66
49	641,497	30,791,046	4799.9%	53,895	3,866,552	7174.2%	0.67
50	509,074	26,878,737	5279.9%	41,466	3,296,798	7950.6%	0.66
51	400,845	23,229,559	5795.2%	31,750	2,624,149	8264.9%	0.70
52	313,128	19,863,677	6343.6%	24,311	2,088,741	8591.7%	0.74
53	242,635	16,804,346	6925.8%	18,615	1,662,573	8931.4%	0.78
54	186,452	14,055,791	7538.6%	14,253	1,323,356	9284.5%	0.81
55	142,042	11,629,345	8187.3%	10,914	1,053,350	9651.6%	0.85
56	107,288	9,526,877	8879.7%	8,357	838,434	10033.2%	0.89
57	80,352	7,724,383	9613.1%	6,399	667,367	10429.8%	0.92
58	59,709	6,200,247	10384.0%	4,899	531,204	10842.2%	0.96
59	44,016	4,931,153	11203.1%	3,751	422,822	11270.9%	0.99
60	32,207	3,882,074	12053.6%	2,872	336,553	11716.5%	1.03
Lifetime	1,057,754,234	2,367,508,638	223.8%	567,281,458	747,816,723	131.8%	1.70
Lifetime*	591,711,816	668,004,598	112.9%	344,795,718	210,315,056	61.0%	1.85

Note:

- Figures in column A are normalized to reflect the prior rate actions authorized by Maryland (15% on August 21, 2009, 15% on March 5, 2014 and 15% on May 4, 2016) rather than the prior rate action approved by other states.

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

* Columns A and B are discounted back to the inception date at an interest rate of 4.5%, 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) and With No Future Increase
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F Actual to Expected Ratio	Accumulative Loss Ratio as of 12/31/2016		
		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/Projected at 4.5% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
Historical Experience	1998	168,478	0	0.0%	168,478	11,803	7.0%	0.00	0.0%	7.0%	0.00
	1999	2,560,434	6,469	0.3%	1,864,484	140,430	7.5%	0.03	0.2%	7.5%	0.03
	2000	11,396,617	808,649	7.1%	8,312,609	682,259	8.2%	0.86	5.7%	8.1%	0.71
	2001	26,357,874	1,975,285	7.5%	20,333,104	1,855,401	9.1%	0.82	6.9%	8.7%	0.78
	2002	40,913,902	6,033,271	14.7%	33,676,757	3,503,259	10.4%	1.42	10.7%	9.6%	1.12
	2003	45,945,058	8,205,406	17.9%	42,706,122	5,307,908	12.4%	1.44	13.2%	10.6%	1.24
	2004	43,368,430	5,026,571	11.6%	41,254,260	6,643,515	16.1%	0.72	12.8%	12.0%	1.06
	2005	41,865,927	8,327,622	19.9%	37,752,156	7,893,798	20.9%	0.95	14.1%	13.6%	1.03
	2006	40,589,310	12,617,728	31.1%	34,643,864	9,036,497	26.1%	1.19	16.5%	15.3%	1.08
	2007	39,481,834	17,587,086	44.5%	31,861,537	10,053,939	31.6%	1.41	19.8%	17.0%	1.16
	2008	38,471,868	23,105,271	60.1%	29,361,837	10,959,535	37.3%	1.61	23.8%	18.7%	1.27
	2009	37,185,285	17,503,935	47.1%	27,096,854	11,865,287	43.8%	1.07	25.7%	20.4%	1.26
	2010	37,426,671	18,162,716	48.5%	25,022,945	12,737,947	50.9%	0.95	27.4%	22.1%	1.24
	2011	38,554,435	19,564,570	50.7%	23,099,557	13,447,453	58.2%	0.87	29.0%	23.8%	1.22
	2012	37,114,827	27,943,876	75.3%	21,296,446	14,045,997	66.0%	1.14	31.7%	25.4%	1.25
	2013	35,630,361	23,284,466	65.4%	19,586,699	14,663,829	74.9%	0.87	33.5%	27.0%	1.24
2014	34,329,227	31,145,026	90.7%	17,968,964	15,294,392	85.1%	1.07	36.1%	28.6%	1.26	
2015	35,649,087	29,763,082	83.5%	16,440,613	15,918,293	96.8%	0.86	38.1%	30.2%	1.26	
2016	34,356,233	32,308,665	94.0%	15,001,546	16,438,774	109.6%	0.86	40.3%	31.7%	1.27	
Projected Experience	2017	35,674,134	30,375,144	85.1%	13,650,444	16,884,764	123.7%	0.69	41.9%	33.3%	1.26
	2018	34,632,273	33,328,638	96.2%	12,385,454	17,245,373	139.2%	0.69	43.7%	34.7%	1.26
	2019	32,684,546	36,466,696	111.6%	11,204,377	17,620,260	157.3%	0.71	45.7%	36.2%	1.26
	2020	30,761,682	39,806,922	129.4%	10,104,781	18,148,647	179.6%	0.72	47.8%	37.6%	1.27
	2021	28,864,681	43,299,584	150.0%	9,084,286	18,861,258	207.6%	0.72	50.1%	39.0%	1.28
	2022	26,988,637	46,913,241	173.8%	8,140,395	19,741,345	242.5%	0.72	52.5%	40.4%	1.30
	2023	25,144,057	50,605,770	201.3%	7,270,048	20,507,043	282.1%	0.71	55.0%	41.8%	1.32
	2024	23,337,457	54,320,574	232.8%	6,469,940	21,206,992	327.8%	0.71	57.7%	43.2%	1.34
	2025	21,581,038	58,016,066	268.8%	5,736,740	21,854,484	381.0%	0.71	60.5%	44.6%	1.36
	2026	19,873,707	61,589,431	309.9%	5,067,371	22,464,639	443.3%	0.70	63.3%	45.9%	1.38
	2027	18,224,755	64,965,624	356.5%	4,458,818	22,972,088	515.2%	0.69	66.2%	47.2%	1.40
	2028	16,640,067	68,115,324	409.3%	3,907,651	23,317,404	596.7%	0.69	69.2%	48.5%	1.43
	2029	15,124,938	70,978,478	469.3%	3,410,307	23,510,996	689.4%	0.68	72.1%	49.7%	1.45
	2030	13,683,025	73,476,760	537.0%	2,963,284	23,511,734	793.4%	0.68	75.1%	50.9%	1.48
	2031	12,319,639	75,559,697	613.3%	2,563,380	23,350,167	910.9%	0.67	78.0%	52.0%	1.50
	2032	11,037,780	77,145,167	698.9%	2,207,488	22,991,770	1041.5%	0.67	80.9%	53.0%	1.53
	2033	9,838,269	78,188,780	794.7%	1,892,165	22,487,772	1188.5%	0.67	83.7%	53.9%	1.55
	2034	8,722,341	78,698,595	902.3%	1,613,870	21,770,004	1348.9%	0.67	86.5%	54.8%	1.58
	2035	7,690,471	78,589,676	1021.9%	1,369,161	20,822,682	1520.8%	0.67	89.1%	55.6%	1.60
	2036	6,742,882	77,845,355	1154.5%	1,154,964	19,719,153	1707.3%	0.68	91.6%	56.3%	1.63
	2037	5,877,326	76,542,278	1302.3%	968,562	18,457,106	1905.6%	0.68	94.0%	56.9%	1.65
	2038	5,090,284	74,610,781	1465.7%	807,330	17,082,795	2116.0%	0.69	96.2%	57.4%	1.68
	2039	4,382,044	72,072,510	1644.7%	668,740	15,640,032	2338.7%	0.70	98.3%	57.9%	1.70
	2040	3,749,038	69,023,180	1841.1%	550,329	14,189,347	2578.3%	0.71	100.2%	58.3%	1.72
	2041	3,186,583	65,513,816	2055.9%	449,785	12,829,540	2852.4%	0.72	101.9%	58.6%	1.74
	2042	2,691,183	61,676,559	2291.8%	364,932	11,515,038	3155.4%	0.73	103.5%	58.9%	1.76
	2043	2,257,394	57,571,157	2550.3%	293,906	10,379,331	3531.5%	0.72	104.9%	59.2%	1.77
	2044	1,880,462	53,270,404	2832.8%	235,086	9,288,407	3951.1%	0.72	106.2%	59.4%	1.79
	2045	1,556,058	48,864,311	3140.3%	186,828	8,200,242	4389.2%	0.72	107.3%	59.6%	1.80
	2046	1,278,739	44,444,821	3475.7%	147,565	7,141,149	4839.3%	0.72	108.2%	59.7%	1.81
	2047	1,043,271	40,077,867	3841.6%	115,879	6,133,139	5292.7%	0.73	109.0%	59.8%	1.82
	2048	844,798	35,822,942	4240.4%	90,517	5,241,568	5790.7%	0.73	109.8%	59.9%	1.83
	2049	679,353	31,718,680	4669.0%	70,375	4,438,801	6307.4%	0.74	110.4%	60.0%	1.84
	2050	541,928	27,829,204	5135.2%	54,491	3,710,943	6810.3%	0.75	110.9%	60.1%	1.85
2051	429,016	24,179,452	5636.0%	42,060	3,059,436	7274.1%	0.77	111.3%	60.1%	1.85	
2052	337,039	20,800,584	6171.6%	32,394	2,464,050	7606.6%	0.81	111.6%	60.1%	1.86	
2053	262,795	17,703,199	6736.5%	24,936	1,971,831	7907.4%	0.85	111.9%	60.2%	1.86	
2054	203,212	14,903,181	7333.8%	19,196	1,577,938	8220.2%	0.89	112.2%	60.2%	1.86	
2055	155,928	12,418,463	7964.2%	14,777	1,262,726	8545.4%	0.93	112.3%	60.2%	1.87	
2056	118,570	10,231,166	8628.8%	11,375	1,010,472	8883.5%	0.97	112.5%	60.2%	1.87	
2057	89,455	8,358,104	9343.4%	8,756	808,616	9235.1%	1.01	112.6%	60.2%	1.87	
2058	67,006	6,763,891	10094.5%	6,740	647,073	9600.5%	1.05	112.7%	60.2%	1.87	
2059	49,842	5,417,347	10869.1%	5,188	517,806	9980.5%	1.09	112.8%	60.2%	1.87	
2060	36,796	4,296,230	11675.9%	3,994	414,362	10375.6%	1.13	112.8%	60.2%	1.87	
2061	26,932	3,372,638	12522.6%	3,074	331,568	10786.0%	1.16	112.8%	60.2%	1.87	
2062	19,552	2,616,945	13384.5%	2,366	265,320	11212.7%	1.19	112.9%	60.2%	1.87	
2063	14,065	2,009,068	14283.8%	1,821	212,303	11656.0%	1.23	112.9%	60.2%	1.87	
2064	10,031	1,518,993	15143.4%	1,402	169,880	12116.8%	1.25	112.9%	60.2%	1.87	
2065	7,090	1,133,879	15993.2%	1,079	135,934	12595.9%	1.27	112.9%	60.2%	1.87	
2066	4,962	832,144	16769.5%	831	108,771	13093.9%	1.28	112.9%	60.2%	1.87	
2067	3,441	598,923	17405.4%	639	87,036	13611.6%	1.28	112.9%	60.2%	1.87	
2068	2,357	425,061	18033.6%	492	69,644	14149.7%	1.27	112.9%	60.2%	1.87	
2069	1,592	294,091	18476.0%	379	55,728	14709.2%	1.26	112.9%	60.2%	1.87	
2070	1,061	202,745	19111.2%	292	44,592	15290.7%	1.25	112.9%	60.2%	1.87	
Past	621,365,858	283,369,694	45.6%	447,448,833	170,500,315	38.1%	1.20	40.3%	31.7%	1.27	
Future	436,465,583	2,095,400,138	480.1%	119,841,038	578,451,100	482.7%	0.99	328.6%	329.7%	1.00	
Lifetime	1,057,831,441	2,378,769,832	224.9%	567,289,871	748,951,415	132.0%	1.70	112.9%	60.0%	1.88	

Note:
- Figures in column A are normalized to reflect the prior rate actions authorized by Maryland (15% on August 21, 2009, 15% on March 5, 2014 and 15% on May 4, 2016) rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action

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

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

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

* The expecteds are based on current best estimate assumptions.

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

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

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

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

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

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

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