

SERFF Tracking Number: META-127362646 State: District of Columbia  
Filing Company: Metropolitan Life Insurance Company State Tracking Number:  
Company Tracking Number: W11-86 TO (CC)  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long-Term Care Insurance - Premium Rate Schedule Increase Filing  
Project Name/Number: G.LCUL/G.LCUL/W11-86 TO

## Correspondence Summary

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for Status of Filing	Note To Reviewer	Cherise Crittenden	01/05/2012	01/05/2012

*SERFF Tracking Number:*      *META-127362646*                      *State:*                      *District of Columbia*  
*Filing Company:*              *Metropolitan Life Insurance Company*              *State Tracking Number:*  
*Company Tracking Number:*      *W11-86 TO (CC)*  
*TOI:*                      *LTC03G Group Long Term Care*                      *Sub-TOI:*                      *LTC03G.001 Qualified*  
*Product Name:*              *Group Long-Term Care Insurance - Premium Rate Schedule Increase Filing*  
*Project Name/Number:*      *G.LCUL/G.LCUL/W11-86 TO*

**Note To Reviewer**

**Created By:**

Cherise Crittenden on 01/05/2012 01:51 PM

**Last Edited By:**

Cherise Crittenden

**Submitted On:**

01/05/2012 01:51 PM

**Subject:**

Request for Status of Filing

**Comments:**

May we please have the status of this filing

SERFF Tracking Number: META-127362646 State: District of Columbia  
 Filing Company: Metropolitan Life Insurance Company State Tracking Number:  
 Company Tracking Number: W11-86 TO (CC)  
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
 Product Name: Group Long-Term Care Insurance - Premium Rate Schedule Increase Filing  
 Project Name/Number: G.LCUL/G.LCUL/W11-86 TO

## Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: %  
 Effective Date of Last Rate Revision:  
 Filing Method of Last Filing: N/A

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Metropolitan Life Insurance Company	45.000%	45.000%	\$244,844	681	\$544,097	45.000%	45.000%

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 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Group Rates - 45% Increase	G.LTC197, GPNP99-LTC	Revised	Previous State Filing Number: Percent Rate Change 45.000 Request:	Group Rates - 45% Increase.pdf

**Group Long-Term Care Insurance Nursing Home Benefits**  
**Monthly Premium Rates per \$100 Daily Benefits**  
with 45% increase applied

Plans with Optional Inflation Feature				
MAX YRS	2	2	10	10
WP DAYS	10	180	10	180
Age:				
30	\$1.81	\$1.36	\$3.35	\$2.62
31	1.99	1.49	3.65	2.86
32	2.16	1.62	3.99	3.12
33	2.36	1.78	4.35	3.41
34	2.60	1.94	4.74	3.71
35	2.83	2.13	5.18	4.05
36	3.10	2.32	5.66	4.41
37	3.39	2.54	6.16	4.81
38	3.71	2.77	6.73	5.25
39	4.05	3.03	7.34	5.73
40	4.44	3.32	8.02	6.24
41	4.83	3.61	8.70	6.77
42	5.26	3.93	9.45	7.35
43	5.73	4.28	10.28	7.98
44	6.24	4.67	11.17	8.66
45	6.80	5.08	12.12	9.40
46	7.40	5.52	13.17	10.19
47	8.06	6.02	14.31	11.06
48	8.79	6.55	15.54	12.01
49	9.57	7.13	16.89	13.04
50	10.43	7.77	18.34	14.14
51	11.48	8.56	20.14	15.50
52	12.64	9.43	22.11	16.99
53	13.92	10.38	24.29	18.65
54	15.34	11.43	26.65	20.45
55	16.91	12.59	29.26	22.42
56	18.62	13.86	32.13	24.58
57	20.50	15.27	35.28	26.94
58	22.59	16.81	38.73	29.55
59	24.88	18.52	42.51	32.39
60	27.42	20.39	46.68	35.53
61	30.35	22.56	51.48	39.12
62	33.61	24.97	56.78	43.08
63	37.21	27.62	62.63	47.43
64	41.19	30.57	69.06	52.24
65	45.62	33.83	76.18	57.52
66	50.34	37.31	83.80	63.18
67	55.56	41.14	92.18	69.38
68	61.34	45.36	101.40	76.18
69	67.69	50.03	111.53	83.67
70	74.70	55.16	122.70	91.89
71	82.24	60.65	134.65	100.66
72	90.54	66.69	147.78	110.26
73	99.66	73.33	162.18	120.79
74	109.71	80.63	177.99	132.33
75	120.77	88.67	195.34	144.96
76	132.30	97.02	213.34	158.01
77	144.93	106.17	232.99	172.23
78	158.75	116.17	254.45	187.73
79	173.90	127.12	277.88	204.62
80	190.49	139.11	303.49	223.05
81	205.32	149.42	326.08	238.84
82	221.28	160.50	350.33	255.77
83	238.50	172.41	376.42	273.88
84	257.06	185.19	404.43	293.28
85	277.05	198.91	434.54	314.06
86	298.61	213.67	466.89	336.30
87	321.84	229.51	501.63	360.11
88	346.88	246.53	538.97	385.61
89	373.87	264.80	579.09	412.93
90	402.96	284.43	622.18	442.18

Plans with Automatic Inflation Protection Feature				
MAX YRS	2	2	10	10
WP DAYS	10	180	10	180
Age:				
30	\$11.79	\$9.03	\$21.79	\$17.18
31	12.46	9.54	23.01	18.13
32	13.17	10.08	24.29	19.14
33	13.91	10.66	25.64	20.20
34	14.69	11.25	27.07	21.32
35	15.53	11.89	28.58	22.49
36	16.40	12.56	30.17	23.74
37	17.33	13.27	31.84	25.06
38	18.31	14.01	33.63	26.45
39	19.34	14.80	35.50	27.91
40	20.43	15.63	37.47	29.45
41	21.59	16.52	39.54	31.06
42	22.81	17.46	41.72	32.76
43	24.10	18.43	44.01	34.55
44	25.46	19.47	46.44	36.44
45	26.91	20.58	49.00	38.43
46	28.43	21.74	51.71	40.53
47	30.04	22.95	54.55	42.73
48	31.74	24.26	57.57	45.07
49	33.52	25.62	60.74	47.53
50	35.42	27.07	64.09	50.13
51	37.67	28.77	68.01	53.14
52	40.05	30.58	72.17	56.36
53	42.57	32.51	76.57	59.75
54	45.27	34.55	81.26	63.37
55	48.13	36.73	86.22	67.19
56	51.17	39.05	91.50	71.25
57	54.40	41.50	97.09	75.55
58	57.84	44.11	103.02	80.11
59	61.49	46.89	109.33	84.94
60	65.38	49.84	116.01	90.07
61	69.89	53.26	123.70	95.95
62	74.72	56.91	131.89	102.18
63	79.88	60.81	140.64	108.84
64	85.39	64.97	149.96	115.93
65	91.29	69.43	159.91	123.48
66	97.72	74.25	170.69	131.63
67	104.59	79.40	182.21	140.32
68	111.94	84.93	194.50	149.58
69	119.81	90.83	207.61	159.46
70	128.24	97.14	221.62	169.97
71	137.43	103.97	236.83	181.32
72	147.29	111.29	253.07	193.44
73	157.83	119.13	270.43	206.36
74	169.16	127.53	288.99	220.15
75	181.28	136.50	308.81	234.86
76	194.16	146.00	329.67	250.20
77	207.94	156.15	351.94	266.55
78	222.71	167.01	375.71	283.98
79	238.53	178.64	401.08	302.54
80	255.48	191.07	428.19	322.31
81	271.08	201.93	452.65	339.49
82	287.64	213.41	478.50	357.58
83	305.20	225.55	505.83	376.64
84	323.84	238.38	534.73	396.71
85	343.62	251.94	565.28	417.85
86	364.62	266.26	597.57	440.10
87	386.89	281.40	631.71	463.57
88	410.51	297.41	667.80	488.26
89	435.58	314.32	705.95	514.29
90	462.19	332.20	746.29	541.69

**Group Long-Term Care Insurance – Comprehensive and Dual Level Reimbursement Benefits**  
**Monthly Premium Rates per \$100 Daily Benefits**  
with 45% increase applied

Plans with Optional Inflation Feature								
MAX YRS	2	2	2	2	10	10	10	10
HC %	50	50	100	100	50	50	100	100
WP DAYS	10	180	10	180	10	180	10	180
Age:								
30	\$4.55	\$3.38	\$6.63	\$4.97	\$6.18	\$4.73	\$9.56	\$7.24
31	4.87	3.61	7.03	5.28	6.63	5.08	10.19	7.73
32	5.19	3.86	7.48	5.61	7.11	5.44	10.86	8.24
33	5.54	4.12	7.95	5.96	7.63	5.84	11.57	8.79
34	5.92	4.41	8.44	6.34	8.18	6.28	12.34	9.38
35	6.29	4.68	8.96	6.74	8.76	6.74	13.15	10.01
36	6.73	5.02	9.51	7.15	9.41	7.24	14.02	10.67
37	7.16	5.35	10.12	7.61	10.09	7.77	14.96	11.38
38	7.66	5.71	10.74	8.08	10.82	8.34	15.95	12.14
39	8.16	6.10	11.41	8.60	11.60	8.95	16.99	12.95
40	8.70	6.51	12.12	9.14	12.43	9.60	18.13	13.82
41	9.38	7.02	13.02	9.82	13.43	10.37	19.50	14.88
42	10.12	7.58	13.99	10.54	14.49	11.19	21.00	16.02
43	10.90	8.18	15.02	11.34	15.65	12.09	22.59	17.24
44	11.75	8.82	16.14	12.19	16.89	13.06	24.30	18.56
45	12.67	9.51	17.34	13.11	18.26	14.11	26.17	20.00
46	13.64	10.27	18.62	14.09	19.71	15.24	28.17	21.52
47	14.70	11.08	20.01	15.15	21.27	16.46	30.32	23.17
48	15.86	11.95	21.49	16.28	22.97	17.76	32.63	24.95
49	17.08	12.88	23.08	17.50	24.81	19.20	35.12	26.85
50	18.43	13.89	24.81	18.82	26.77	20.74	37.80	28.93
51	20.04	15.14	26.85	20.39	29.20	22.61	41.02	31.39
52	21.81	16.47	29.09	22.10	31.81	24.84	44.52	34.08
53	23.71	17.94	31.51	23.95	34.70	26.85	48.30	36.98
54	25.81	19.53	34.12	25.96	37.82	29.28	52.42	40.12
55	28.07	21.26	36.95	28.13	41.24	31.91	56.88	43.56
56	30.54	23.16	40.01	30.49	44.94	34.81	61.73	47.27
57	33.23	25.20	43.31	33.05	49.01	37.95	66.99	51.30
58	36.13	27.45	46.92	35.82	53.42	41.37	72.69	55.68
59	39.31	29.88	50.81	38.82	58.23	45.10	78.88	60.44
60	42.78	32.54	55.03	42.06	63.48	49.16	85.59	65.58
61	46.79	35.61	59.84	45.76	69.56	53.85	93.22	71.41
62	51.19	38.99	65.09	49.81	76.20	58.97	101.51	77.78
63	55.98	42.66	70.79	54.20	83.49	64.61	110.56	84.69
64	61.25	46.69	77.01	58.97	91.47	70.76	120.39	92.22
65	67.00	51.10	83.75	64.18	100.21	77.50	131.12	100.43
66	73.28	55.88	91.13	69.83	109.63	84.74	142.59	109.17
67	80.16	61.12	99.19	75.98	119.94	92.66	155.08	118.70
68	87.67	66.85	107.94	82.68	131.23	101.31	168.65	129.04
69	95.89	73.09	117.45	89.96	143.56	110.78	183.41	140.30
70	104.88	79.95	127.83	97.86	157.06	121.12	199.48	152.53
71	114.81	87.45	139.32	106.56	171.74	132.28	216.73	165.60
72	125.67	95.64	151.83	116.01	187.75	144.51	235.48	179.81
73	137.59	104.62	165.47	126.32	205.28	157.83	255.85	195.24
74	150.61	114.43	180.34	137.52	224.45	172.41	277.99	212.00
75	164.88	125.16	196.53	149.73	245.38	188.30	302.05	230.19
76	180.83	137.04	214.76	163.33	268.53	205.64	328.76	250.10
77	198.33	150.03	234.67	178.15	293.86	224.58	357.83	271.74
78	217.53	164.27	256.43	194.30	321.60	245.25	389.46	295.26
79	238.57	179.86	280.20	211.93	351.93	267.84	423.88	320.81
80	261.65	196.91	306.17	231.16	385.12	292.51	461.35	348.57
81	286.22	214.18	334.31	251.05	419.46	316.83	501.03	376.62
82	313.07	232.96	365.05	272.66	466.85	343.17	544.10	406.91
83	342.45	253.39	398.61	296.10	497.58	371.71	590.90	439.65
84	374.58	275.60	435.26	321.60	541.94	402.61	641.71	475.03
85	409.74	299.77	475.27	349.26	590.24	436.09	696.88	513.27
86	448.18	326.06	518.96	379.31	642.86	472.34	756.81	554.57
87	490.23	354.66	566.67	411.95	700.18	511.60	821.89	599.20
88	536.24	385.77	618.77	447.38	762.58	554.13	892.56	647.40
89	586.55	419.60	675.66	485.88	830.57	600.21	969.31	699.49
90	641.60	456.40	737.76	527.68	904.63	650.12	#####	755.77

Plans with Automatic Inflation Protection Feature								
MAX YRS	2	2	2	2	10	10	10	10
HC %	50	50	100	100	50	50	100	100
WP DAYS	10	180	10	180	10	180	10	180
Age:								
30	\$20.56	\$15.73	\$24.07	\$18.55	\$30.94	\$24.30	\$36.02	\$28.25
31	21.56	16.50	25.22	19.43	32.49	25.55	37.79	29.67
32	22.59	17.31	26.40	20.36	34.15	26.85	39.64	31.13
33	23.69	18.15	27.65	21.33	35.87	28.22	41.60	32.67
34	24.84	19.05	28.94	22.34	37.70	29.67	43.65	34.29
35	26.06	19.97	30.32	23.40	39.59	31.18	45.81	35.99
36	27.30	20.95	31.76	24.52	41.60	32.76	48.07	37.77
37	28.64	21.98	33.25	25.68	43.70	34.42	50.43	39.64
38	30.03	23.07	34.81	26.91	45.92	36.18	52.91	41.62
39	31.48	24.19	36.45	28.19	48.24	38.02	55.52	43.66
40	33.00	25.38	38.18	29.54	50.68	39.95	58.25	45.83
41	34.71	26.69	40.12	31.04	53.35	42.05	61.29	48.23
42	36.51	28.09	42.15	32.63	56.16	44.28	64.47	50.74
43	38.41	29.57	44.31	34.31	59.12	46.62	67.82	53.36
44	40.38	31.10	46.56	36.06	62.23	49.07	71.33	56.13
45	42.49	32.73	48.92	37.89	65.51	51.66	75.04	59.04
46	44.69	34.44	51.42	39.85	68.96	54.38	78.94	62.12
47	46.99	36.22	54.03	41.89	72.60	57.25	83.04	65.35
48	49.43	38.12	56.77	44.02	76.42	60.26	87.35	68.74
49	52.00	40.12	59.65	46.27	80.45	63.44	91.89	72.31
50	54.69	42.21	62.68	48.65	84.68	66.77	96.66	76.08
51	57.81	44.63	66.18	51.37	89.61	70.64	102.17	80.40
52	61.12	47.20	69.88	54.24	94.83	74.75	108.01	85.00
53	64.61	49.92	73.76	57.30	100.34	79.10	114.20	89.84
54	68.30	52.78	77.88	60.51	106.18	83.68	120.73	94.96
55	72.18	55.81	82.23	63.90	112.36	88.54	127.61	100.38
56	76.31	59.02	86.81	67.48	118.90	93.68	134.91	106.10
57	80.66	62.42	91.64	71.25	125.82	99.12	142.64	112.14
58	85.27	66.00	96.76	75.27	133.14	104.86	150.79	118.52
59	90.15	69.80	102.17	79.47	140.90	110.97	159.40	125.29
60	95.29	73.81	107.87	83.94	149.10	117.41	168.50	132.43
61	101.20	78.42	114.36	89.02	158.49	124.74	178.89	140.53
62	107.47	83.29	121.23	94.38	168.48	132.54	189.92	149.15
63	114.13	88.45	128.54	100.36	179.09	140.84	201.62	158.27
64	121.21	93.96	136.30	106.11	190.37	149.65	214.05	167.95
65	128.72	99.80	144.49	112.52	202.36	159.02	227.26	178.23
66	137.03	106.23	153.58	119.54	215.41	169.16	241.57	189.34
67	145.88	113.04	163.26	127.02	229.30	179.95	256.81	201.14
68	155.30	120.29	173.54	134.95	244.11	191.43	272.99	213.69
69	165.33	128.04	184.45	143.39	259.85	203.64	290.19	227.00
70	176.02	136.26	196.07	152.35	276.60	216.62	308.47	241.15
71	187.98	145.36	209.12	162.33	294.97	230.75	328.48	256.51
72	200.75	155.09	223.04	172.96	314.55	245.80	349.75	272.86
73	214.43	165.49	237.89	184.30	335.41	261.84	372.43	290.25
74	229.00	176.57	253.72	196.36	357.69	278.92	396.59	308.75
75	244.57	188.38	270.63	209.22	381.41	297.12	422.28	328.43
76	262.32	201.65	290.06	223.82	408.06	317.19	451.44	350.38
77	281.33	215.88	310.88	239.44	436.57	338.63	482.63	373.78
78	301.75	231.09	333.21	256.16	467.06	361.51	515.97	398.75
79	323.64	247.37	357.14	274.04	499.68	385.93	551.59	425.39
80	347.13	264.81	382.79	293.16	534.59	412.00	589.70	453.82
81	373.61	283.32	412.38	314.00	572.56	438.76	632.19	483.81
82	402.10	303.12	444.28	336.33	613.22	467.23	677.74	515.78
83	432.77	324.29	478.65	360.22	656.75	497.57	726.58	549.87
84	465.80	346.96	515.66	385.83	703.40	529.87	778.94	586.21
85	501.32	371.20	555.55	413.25	753.35	564.27	835.07	624.95
86	539.56	397.14	598.52	442.63	806.84	600.91	895.24	666.26
87	580.73	424.89	644.80	474.09	864.14	639.91	959.76	710.28
88	625.02	454.59	694.68	507.78	925.49	681.46	#####	757.23
89	672.70	486.36	748.40	543.88	991.21	725.71	#####	807.27
90	724.01	520.33	806.29	582.54	#####	772.82		

SERFF Tracking Number: META-127362646 State: District of Columbia  
Filing Company: Metropolitan Life Insurance Company State Tracking Number:  
Company Tracking Number: W11-86 TO (CC)  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Group Long-Term Care Insurance - Premium Rate Schedule Increase Filing  
Project Name/Number: G.LCUL/G.LCUL/W11-86 TO

## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Actuarial Justification

**Comments:**

Attached is the actuarial memorandum

**Attachment:**

DC\_Group\_2011\_ActMemo\_States with Situs Groups\_NOT ET\_Ra.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Filing Letter

**Comments:**

Attached is the Filing Letter

**Attachment:**

Filing Letter-Rates (DC).pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** NAIC Transmittal Form

**Comments:**

Attached is the NAIC Transmittal Form

**Attachment:**

Group NAIC Transmittal DC.pdf

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum**

**October 24, 2011**

This actuarial memorandum pertains to long-term care insurance provided under group policies issued to cover eligible employees of an employer, and at the option of the employer, retirees and/or family members of eligible employees who meet eligibility requirements.

**Policy Forms**

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

- GPNP99-LTC approved by your Department and certificates issued thereunder
- G.LTC197 approved by your Department and certificates issued thereunder

**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. Section 5 of this memorandum demonstrates compliance with District of Columbia Bulletin 03-PPI-005-11/24 with respect to the use of the original pricing interest rate assumption. However, this filing does not demonstrate compliance with this bulletin in respect to the use of original assumptions for persistency.

**2. Description of Benefits**

The group policy forms listed above provide either comprehensive or facilities only coverage. Benefits under the group long-term care policies are payable if an insured is unable to perform a certain number of activities of daily living or suffers cognitive impairment in accordance with the applicable terms and conditions of the group policy. There are optional benefits, including, but not limited to, nonforfeiture and inflation protection.

**3. Renewability**

These policy forms are guaranteed renewable for life.

**4. Applicability**

This filing is applicable to inforce group long-term care insurance policies issued for delivery (sitused) in your state before July 1, 2010.

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We will only implement the premium rate schedule increase for the above referenced policy forms after we have received approval from your Department and will apply the increase to all certificates issued under group long-term care insurance policies situated in your state except those certificates issued to residents of other states whose requirements are asserted to apply to rate increases for certificates issued in such other states regardless of group policy situs. As to certificates issued in such other states, we will implement the increase approved by that state, whether it is higher or lower than the increase that your state approved for certificates issued under group policies situated in your state.

Please note that, where required, similar filings are being made in all states in which a group policy is issued or whose requirements are asserted to apply to rate increases for certificates issued in the state regardless of group policy situs. Further, note that for certificateholders who were issued certificates in your state under a group long-term care insurance policy situated in another state, we will implement the increase after we've satisfied any requirements for the premium rate schedule increase of the situs state (including obtaining approval, if required) without regard to your review of this filing.

These forms are not currently being marketed to new group policyholders. There are currently group long-term care insurance policies that are open to new entrants. Prior to our implementing the requested rate increase for a particular group, the group policy will be closed to new entrants.

**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 September 2009.
- b. Voluntary Termination Rates vary by issue age and duration as developed from actual experience through September 2009 and are shown in the following table:

**Voluntary Termination Rates**

Duration	Issue Age					
	Under 40	40 to 44	45 to 49	50 to 54	55 to 59	over 59
1	9.50%	6.60%	5.90%	5.40%	5.50%	4.80%
2	9.90%	6.50%	4.90%	4.50%	4.30%	3.10%
3	8.70%	6.00%	4.80%	4.20%	3.80%	2.70%
4	8.10%	5.00%	4.30%	3.90%	3.60%	2.40%

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5	6.60%	4.10%	2.70%	2.70%	2.20%	1.40%
6	5.60%	3.40%	2.80%	2.50%	2.00%	1.00%
7	5.60%	3.40%	2.80%	2.50%	2.00%	1.00%
8	5.60%	3.70%	3.00%	1.90%	0.80%	0.80%
9	5.60%	3.70%	3.00%	1.90%	0.80%	0.80%
10	5.60%	3.70%	3.00%	1.90%	0.80%	0.80%
*11+	3.70%	2.70%	1.80%	8.00%	0.70%	0.70%

\* Ultimate lapse rates grades down to 0.70% for all ages

In the year of rate increase implementation, it is assumed that an additional 2.5% of policies lapse and there is 2.5% net reduction to 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. The assumptions used in this filing were developed from the actual experience on these forms and supplemented, as needed, based on the experience of other forms. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumption for interest rate (6.0%) has been set to the originally filed pricing assumption used for determination of the loss ratios as it is not to be used as justification for the rate increase. However, this filing does not demonstrate compliance with this bulletin in the use of original assumptions for persistency. The assumptions for persistency are based on actual experience and are deemed to be reasonable.

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 issued to provide coverage to eligible employees and retirees pursuant to an employer's sponsored benefits package. Family members of eligible employees and retirees were also eligible. The typical marketing methods utilize direct mail and call center support.

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### **7. Underwriting Description**

Several underwriting methods were used. These include Guaranteed Issue, Simplified Issue, and Full Underwriting. Guaranteed Issue applies only to those eligible employees who are actively at work. For those insureds that were not eligible for Guaranteed Issue, underwriting was performed by means of questions, including medical questions, and contacting health care providers for medical records as needed.

### **8. Premiums**

Premium rates are level premiums from the date of issue, while payable, except when Periodic or Optional Inflation Additions are taken. The rates for each group policy reflect the specific group's risk profile. Premiums vary by the age of the insured at issue, the plan design and payment mode/method.

### **9. Issue Age Range**

The minimum issue age for these forms was 18.

### **10. Area Factors**

Area factors are not used for this product.

### **11. Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of June 30, 2010 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 June 30, 2010 have been allocated to a calendar year of incurral and included in historical incurred claims.

### **12. Trend Assumptions**

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

### **13. Past and Future Policy Experience**

Nationwide experience for all policy forms combined is shown in Exhibit I.

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While the financial projections in Exhibit I include tax-qualified policy forms and other non-tax-qualified policy forms that were issued prior to the enactment of the Health Insurance Portability and Accountability Act (HIPAA), we are currently only requesting a rate increase on the tax-qualified policy forms listed above. A small portion of the business which is modeled on a separate platform is not included in Exhibit I. This represents only 2,357 certificates which is less than 1% of the total.

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 original pricing interest rate of 6.0%. Incurred but not reported reserves were allocated based on judgment.

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

A lifetime loss ratio as of 6/30/2010 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the original pricing interest rate of 6.0%.

### 14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2010 through 2070 are developed by multiplying each prior period's earned premium (starting with June 30, 2010 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 for all policies shown in Exhibit I.

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

Present and accumulated values in the lifetime projections in Exhibit I are determined at the original pricing interest rate of 6.0%.

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

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

1. Accumulated value of the initial earned premium times 58%;

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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.

### 15. History of Previous Inforce Rate Increases

There have been no previous inforce rate increases on these policy forms.

### 16. Requested Rate Increase

The company is requesting an increase of 45% for the policy forms listed above. Corresponding rate tables reflecting the 45% increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the increase is to be implemented in two stages whereby we request an initial 25% increase to be followed by a second increase of 16% compounded upon the first increase such that the total increase is 45% ( $1.25 * 1.16 = 1.45$ ). The second increase will be implemented one year after the first. Policyholders will be notified of the entire increase at the time of notification of the first increase.

### 17. 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, mortality, and interest were as follows:

- a. Incidence and continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.
- b. Voluntary termination rates by duration were assumed to be 5.5% in year one, grading down to 4.5% in year ten and thereafter.
- c. Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These rates vary by age and sex.
- d. Investment earnings rate was assumed at 6.0%.

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As part of the inforce management of the business, MetLife monitors the performance of the business 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 in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Actual voluntary lapse rates and mortality have been lower than that assumed in pricing. This filing does not demonstrate compliance with District of Columbia Bulletin 03-PPI-005-11/24 in the use of original assumptions for persistency. The assumptions for persistency are based on actual experience and are deemed to be reasonable. Morbidity levels have been slightly worse than assumed in pricing. The combined result of past experience and future projections based on current assumptions is a loss ratio that far exceeds both the original and state minimum requirements.

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

**18. Loss Ratio Requirement Compliance Demonstration**

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio requirements.

**19. Average Annual Premium**

The average premium, for all policies modeled in Exhibit I, before and after the requested 45% increase are:

Before increase:	\$780
After increase:	\$1,131

**20. Proposed Effective Date**

The rate increase will become effective on the first day of the month following at least a 60 day advance written notification to the certificateholder.

**21. Nationwide Distribution of Business as of 6/30/2010 (based on inforce count)**

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By Issue Age:

<b>Issue Age</b>	<b>Percent</b>
<45	29%
45-49	17%
50-54	20%
55-59	16%
60-64	10%
65-69	5%
70-74	2%
75+	1%
<b>Total</b>	<b>100%</b>

By Benefit Period:

<b>Benefit Period (Days)</b>	<b>Percent</b>
730	1%
1095	15%
1250	2%
1460	3%
1800	0%
1825	64%
2000	4%
2190	2%
2555	4%
2920	3%
3650	1%
5000	0%
Lifetime	1%
<b>Total</b>	<b>100%</b>

By Inflation Option:

<b>Inflation</b>	<b>Percent</b>
Optional	95%
Auto	5%
<b>Total</b>	<b>100%</b>

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By Home Care Percentage:

<b>Home Care %</b>	<b>Percent</b>
0% (FC Only)	10%
50%	31%
60%	37%
65%	2%
70%	0%
75%	12%
80%	4%
100%	4%
<b>Total</b>	<b>100%</b>

By Gender:

<b>Gender</b>	<b>Percent</b>
Female	54%
Male	46%
<b>Total</b>	<b>100%</b>

**22. Number of Certificateholders**

As of 6/30/2010, the number of certificates inforce and 2010 annualized premium that will be affected by this increase are:

<b>Number of Certificateholders</b>	<b>2010 Annualized Premium</b>
227,286	\$175,728,633

<b>Issued Before Rate Stability Regulation Effective Date</b>		<b>Issued On or After Rate Stability Regulation Effective Date</b>	
<b>Number of Certificateholders</b>	<b>2010 Annualized Premium</b>	<b>Number of Certificateholders</b>	<b>2010 Annualized Premium</b>
163,251	\$123,558,854	64,035	\$52,169,779

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**23. New Nonforfeiture Option**

Concurrent with this rate filing is a form filing for a new nonforfeiture feature (the Limited Coverage Upon Lapse Following Contribution Increase Endorsement) that will provide limited coverage to certificateholders whose certificates do not currently provide a substantially equivalent nonforfeiture feature in the event they lapse their coverage within 120 days of the first due date of the increased premium for their coverage.

**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.

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 DC except that (1) we do not intend to file updated projections annually for the next three years and (2) we do not demonstrate compliance with District of Columbia Bulletin 03-PPI-005-11/24 in the use of original assumptions for persistency. . For the 64,035 certificates issued on or after rate stability regulation effective date only, I certify that if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.

I further certify that

- the analysis described in Section 17 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; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we will no longer be marketing new business at the time the increase is implemented.

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William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections with No Increase**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest				With Interest				Rate Increase Factor	Morbidity Factors			Persistence Factors			Calendar Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
1989	73,628	0	0.0%	726	250,304	0	0.0%								6.00%	3.3996	
1990	3,316,680	0	0.0%	10,563	10,637,044	0	0.0%								6.00%	3.2071	
1991	8,556,260	32,395	0.4%	30,496	25,887,817	98,015	0.4%								6.00%	3.0256	
1992	19,317,833	158,689	0.8%	58,632	55,139,646	452,952	0.8%								6.00%	2.8543	
1993	36,582,421	475,667	1.3%	85,629	98,508,148	1,280,862	1.3%								6.00%	2.6928	
1994	42,410,994	1,057,473	2.5%	87,352	107,738,839	2,686,353	2.5%								6.00%	2.5404	
1995	47,134,999	1,982,197	4.2%	93,769	112,961,767	4,750,451	4.2%								6.00%	2.3966	
1996	51,773,735	3,132,458	6.1%	109,415	117,055,443	7,082,187	6.1%								6.00%	2.2609	
1997	59,529,659	4,211,621	7.1%	114,358	126,972,491	8,983,085	7.1%								6.00%	2.1329	
1998	63,420,839	5,998,364	9.5%	121,773	127,615,188	12,069,886	9.5%								6.00%	2.0122	
1999	64,261,419	7,659,373	11.9%	107,459	121,987,358	14,539,776	11.9%								6.00%	1.8983	
2000	62,073,728	9,144,644	14.7%	125,224	111,164,593	16,376,665	14.7%								6.00%	1.7908	
2001	76,245,017	11,952,907	15.7%	153,109	128,814,352	20,194,184	15.7%								6.00%	1.6895	
2002	93,828,988	14,846,802	15.8%	182,095	149,549,152	23,663,546	15.8%								6.00%	1.5938	
2003	104,669,403	20,629,720	19.7%	190,606	157,384,081	31,019,471	19.7%								6.00%	1.5036	
2004	115,252,845	25,393,008	22.0%	206,907	163,488,363	36,020,468	22.0%								6.00%	1.4185	
2005	131,451,845	30,410,040	23.1%	223,243	175,912,221	40,695,493	23.1%								6.00%	1.3382	
2006	147,706,225	38,129,671	25.8%	236,906	186,475,706	48,137,831	25.8%								6.00%	1.2625	
2007	159,464,157	49,082,575	30.8%	239,206	189,924,362	58,458,132	30.8%								6.00%	1.1910	
2008	165,132,066	73,154,966	44.3%	238,810	185,542,390	82,196,852	44.3%								6.00%	1.1236	
2009	169,711,957	91,743,435	54.1%	238,149	179,894,675	97,248,041	54.1%								6.00%	1.0600	
2010	84,855,979	53,600,233	63.2%	235,511	86,101,142	54,386,755	63.2%								6.00%	1.0147	
2010	85,466,641	46,402,230	54.3%	231,741	84,230,654	45,731,178	54.3%	1.0000	1.0873	1.0000	0.0269	0.0000	0.973	1.007	6.00%	0.9855	
2011	166,506,087	104,315,282	62.6%	224,624	157,081,214	98,410,643	62.6%	1.0000	1.0659	1.0000	0.0307	0.0000	0.969	0.978	6.00%	0.9434	
2012	160,215,322	117,630,705	73.4%	218,037	142,591,066	104,690,908	73.4%	1.0000	1.1719	1.0000	0.0293	0.0000	0.971	0.962	6.00%	0.8900	
2013	154,257,777	133,277,079	86.4%	211,945	129,517,044	111,860,035	86.4%	1.0000	1.1763	1.0000	0.0284	0.0000	0.972	0.963	6.00%	0.8396	
2014	148,603,628	145,660,907	98.0%	205,907	117,707,992	115,377,082	98.0%	1.0000	1.1349	1.0000	0.0280	0.0000	0.972	0.963	6.00%	0.7921	
2015	143,201,379	154,616,930	108.0%	200,146	107,008,401	115,538,765	108.0%	1.0000	1.1015	1.0000	0.0280	0.0000	0.972	0.964	6.00%	0.7473	
2016	137,891,183	162,786,367	118.1%	194,547	97,207,843	114,757,965	118.1%	1.0000	1.0934	1.0000	0.0280	0.0000	0.972	0.963	6.00%	0.7050	
2017	132,713,150	171,330,311	129.1%	189,055	88,261,824	113,944,442	129.1%	1.0000	1.0936	1.0000	0.0282	0.0000	0.972	0.962	6.00%	0.6651	
2018	127,520,988	179,631,013	140.9%	183,625	80,008,245	112,702,720	140.9%	1.0000	1.0911	1.0000	0.0287	0.0000	0.971	0.961	6.00%	0.6274	
2019	122,369,833	187,708,804	153.4%	178,255	72,430,515	111,104,553	153.4%	1.0000	1.0802	1.0000	0.0292	0.0000	0.971	0.960	6.00%	0.5919	
2020	117,310,592	194,954,877	166.2%	172,917	65,505,622	108,861,785	166.2%	1.0000	1.0834	1.0000	0.0299	0.0000	0.970	0.959	6.00%	0.5584	
2021	112,266,148	201,806,747	179.8%	167,593	59,140,406	106,309,277	179.8%	1.0000	1.0817	1.0000	0.0308	0.0000	0.969	0.957	6.00%	0.5268	
2022	107,254,069	208,332,473	194.2%	162,280	53,301,987	103,534,857	194.2%	1.0000	1.0806	1.0000	0.0317	0.0000	0.968	0.955	6.00%	0.4970	
2023	102,300,442	214,589,466	209.8%	156,974	47,962,439	100,607,916	209.8%	1.0000	1.0799	1.0000	0.0327	0.0000	0.967	0.954	6.00%	0.4688	
2024	97,348,059	220,573,260	226.6%	151,670	43,057,140	97,559,766	226.6%	1.0000	1.0802	1.0000	0.0338	0.0000	0.966	0.952	6.00%	0.4423	
2025	92,418,583	226,199,867	244.8%	146,362	38,563,087	94,385,009	244.8%	1.0000	1.0802	1.0000	0.0350	0.0000	0.965	0.949	6.00%	0.4173	
2026	87,571,821	231,436,516	264.3%	141,043	34,472,322	91,104,125	264.3%	1.0000	1.0798	1.0000	0.0363	0.0000	0.964	0.948	6.00%	0.3936	
2027	82,752,234	236,215,374	285.4%	135,709	30,731,235	87,721,985	285.4%	1.0000	1.0801	1.0000	0.0378	0.0000	0.962	0.945	6.00%	0.3714	
2028	77,965,230	240,325,872	308.2%	130,358	27,314,634	84,196,677	308.2%	1.0000	1.0799	1.0000	0.0394	0.0000	0.961	0.942	6.00%	0.3503	
2029	73,277,996	243,670,972	332.5%	124,987	24,219,331	80,536,427	332.5%	1.0000	1.0788	1.0000	0.0412	0.0000	0.959	0.940	6.00%	0.3305	
2030	68,632,179	246,088,970	358.6%	119,598	21,399,838	76,731,704	358.6%	1.0000	1.0783	1.0000	0.0431	0.0000	0.957	0.937	6.00%	0.3118	
2031	64,081,737	247,546,162	386.3%	114,194	18,849,889	72,817,041	386.3%	1.0000	1.0774	1.0000	0.0452	0.0000	0.955	0.934	6.00%	0.2942	
2032	59,631,575	247,942,835	415.8%	108,777	16,548,066	68,810,951	415.8%	1.0000	1.0764	1.0000	0.0474	0.0000	0.953	0.931	6.00%	0.2775	
2033	55,283,508	247,578,672	447.8%	103,357	14,473,071	64,815,418	447.8%	1.0000	1.0770	1.0000	0.0498	0.0000	0.950	0.927	6.00%	0.2618	
2034	51,050,582	246,164,902	482.2%	97,943	12,608,399	60,797,450	482.2%	1.0000	1.0767	1.0000	0.0524	0.0000	0.948	0.923	6.00%	0.2470	
2035	46,944,976	243,581,183	518.9%	92,547	10,938,115	56,754,082	518.9%	1.0000	1.0760	1.0000	0.0551	0.0000	0.945	0.920	6.00%	0.2330	
2036	42,984,922	239,888,946	558.1%	87,187	9,448,517	52,729,996	558.1%	1.0000	1.0756	1.0000	0.0579	0.0000	0.942	0.916	6.00%	0.2198	
2037	39,185,315	235,072,318	599.9%	81,879	8,125,778	48,746,465	599.9%	1.0000	1.0749	1.0000	0.0609	0.0000	0.939	0.912	6.00%	0.2074	
2038	35,559,416	228,936,186	643.8%	76,543	6,956,494	44,786,819	643.8%	1.0000	1.0732	1.0000	0.0640	0.0000	0.936	0.907	6.00%	0.1956	
2039	32,118,351	221,622,802	690.0%	71,498	5,927,658	40,901,982	690.0%	1.0000	1.0718	1.0000	0.0671	0.0000	0.933	0.903	6.00%	0.1846	
2040	28,873,981	213,184,557	738.3%	66,464	5,027,253	37,117,591	738.3%	1.0000	1.0700	1.0000	0.0704	0.0000	0.930	0.899	6.00%	0.1741	
2041	25,834,369	203,858,326	789.1%	61,562	4,243,420	33,484,717	789.1%	1.0000	1.0688	1.0000	0.0738	0.0000	0.926	0.895	6.00%	0.1643	
2042	23,002,829	193,274,987	840.2%	56,809	3,564,459	29,949,389	840.2%	1.0000	1.0648	1.0000	0.0772	0.0000	0.923	0.890	6.00%	0.1550	
2043	20,379,990	182,014,683	893.1%	52,223	2,979,274	26,608,039	893.1%	1.0000	1.0629	1.0000	0.0807	0.0000	0.919	0.886	6.00%	0.1462	
2044	17,966,642	170,236,181	947.5%	47,820	2,477,807	23,477,532	947.5%	1.0000	1.0609	1.0000	0.0843	0.0000	0.916	0.882	6.00%	0.1379	
2045	15,758,445	157,699,773	1000.7%	43,613	2,050,256	20,517,563	1000.7%	1.0000	1.0562	1.0000	0.0880	0.0000	0.912	0.877	6.00%	0.1301	
2046	13,749,682	144,161,598	1048.5%	39,613	1,687,647	17,694,506	1048.5%	1.0000	1.0477	1.0000	0.0917	0.0000	0.908	0.873	6.00%	0.1227	
2047	11,935,470	130,801,970	1095.9%	35,831	1,382,046	15,145,976	1095.9%	1.0000	1.0452	1.0000	0.0955	0.0000	0.905	0.868	6.00%	0.1158	
2048	10,307,926	118,497,371	1149.6%	32,272	1,126,026	12,944,517	1149.6%	1.0000	1.0490	1.0000	0.0993	0.0000	0.901	0.864	6.00%	0.1092	
2049	8,856,723	107,181,313	1210.2%	28,942	912,734	11,045,626	1210.2%	1.0000	1.0527	1.0000	0.1032	0.0000	0.897	0.859	6.00%	0.1031	
2050	7,570,635	96,029,285	1268.4%	25,842	736,034	9,335,177	1268.4%	1.0000	1.0482	1.0000	0.1071	0.0000	0.893	0.855	6.00%	0.0972	
2051	6,437,203	85,728,281	1331.8%	22,971	590,414	7,862,916	1331.8%	1.0000	1.0499	1.0000	0.1111	0.0000	0.889	0.850	6.00%	0.0917	
2052	5,444,626	75,701,561	1390.4%	20,327	471,109	6,550,259	1390.4%	1.0000	1.0440	1.0000	0.1151	0.0000	0.885	0.846	6.00%	0.0865	
2053	4,581,137	65,955,227	1439.7%</														

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections with 45% Increase**

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	Morbidity Factors		Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Claims	Loss Ratio	Life Years	Earned Premium	Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality				Shock Lapse	Policy Persistence
1989	73,628	0	0.0%	726	250,304	0	0.0%						6.00%	3.3996		
1990	3,316,680	0	0.0%	10,563	10,637,044	0	0.0%						6.00%	3.2071		
1991	8,556,260	32,395	0.4%	30,496	25,887,817	98,015	0.4%						6.00%	3.0256		
1992	19,317,833	158,889	0.8%	58,632	55,139,646	452,952	0.8%						6.00%	2.8543		
1993	36,582,421	475,667	1.3%	85,629	98,508,148	1,280,862	1.3%						6.00%	2.6928		
1994	42,410,994	1,057,473	2.5%	87,352	107,738,839	2,686,353	2.5%						6.00%	2.5404		
1995	47,134,999	1,982,197	4.2%	93,769	112,961,767	4,750,451	4.2%						6.00%	2.3966		
1996	51,773,735	3,132,458	6.1%	109,415	117,055,443	7,082,187	6.1%						6.00%	2.2609		
1997	59,529,659	4,211,621	7.1%	114,358	126,972,491	8,983,085	7.1%						6.00%	2.1329		
1998	63,420,839	5,998,364	9.5%	121,773	127,615,188	12,069,896	9.5%						6.00%	2.0122		
1999	64,261,419	7,659,373	11.9%	107,459	121,987,358	14,539,776	11.9%						6.00%	1.8983		
2000	62,073,728	9,144,644	14.7%	125,224	111,164,593	16,376,665	14.7%						6.00%	1.7908		
2001	76,245,017	11,952,907	15.7%	153,109	128,814,352	20,194,184	15.7%						6.00%	1.6895		
2002	93,828,988	14,846,802	15.8%	182,095	149,549,152	23,663,546	15.8%						6.00%	1.5938		
2003	104,669,403	20,629,720	19.7%	190,606	157,384,081	31,019,471	19.7%						6.00%	1.5036		
2004	115,252,845	25,393,008	22.0%	206,907	163,488,363	36,020,468	22.0%						6.00%	1.4185		
2005	131,451,845	30,410,940	23.1%	223,243	175,912,221	40,695,493	23.1%						6.00%	1.3382		
2006	147,706,225	38,129,673	25.8%	236,906	186,475,706	48,117,831	25.8%						6.00%	1.2625		
2007	159,464,157	49,082,575	30.8%	239,206	189,924,362	58,458,132	30.8%						6.00%	1.1910		
2008	165,132,066	73,154,906	44.3%	238,810	185,542,390	82,196,852	44.3%						6.00%	1.1236		
2009	169,711,957	91,743,435	54.1%	238,149	179,894,675	97,248,041	54.1%						6.00%	1.0600		
2010	84,855,979	53,600,233	63.2%	235,511	86,101,142	54,386,755	63.2%						6.00%	1.0147		
2010	85,466,641	46,402,230	54.3%	231,741	84,230,654	45,731,178	54.3%	1.0000	1.0873	1.0000	0.0269	1.0000	0.973	1.007	6.00%	0.9855
2011	166,506,087	104,315,262	62.8%	224,624	157,881,214	98,410,643	62.8%	1.0000	1.0659	1.0000	0.0307	1.0000	0.969	0.978	6.00%	0.9434
2012	170,796,209	116,650,449	68.3%	217,129	152,008,018	103,818,484	68.3%	1.0750	1.0902	1.0000	0.0334	0.9917	0.967	1.026	6.00%	0.8900
2013	184,241,633	129,896,402	70.5%	209,197	154,692,827	109,063,524	70.5%	1.2250	1.0323	1.0000	0.0365	0.9750	0.963	1.079	6.00%	0.8396
2014	195,816,238	139,591,703	71.3%	201,617	155,104,002	110,569,703	71.3%	1.3750	1.0111	1.0000	0.0362	0.9583	0.964	1.063	6.00%	0.7921
2015	197,259,899	146,886,084	74.5%	195,142	147,404,072	109,761,826	74.5%	1.4500	1.0446	1.0000	0.0321	0.9500	0.968	1.007	6.00%	0.7473
2016	189,945,105	154,647,049	81.4%	189,684	133,903,804	109,020,067	81.4%	1.4500	1.0934	1.0000	0.0280	0.9500	0.972	0.963	6.00%	0.7050
2017	182,812,364	162,763,796	89.0%	184,328	121,580,663	108,247,220	89.0%	1.4500	1.0936	1.0000	0.0282	0.9500	0.972	0.962	6.00%	0.6651
2018	175,660,161	170,649,463	97.1%	179,034	110,211,358	107,067,584	97.1%	1.4500	1.0911	1.0000	0.0287	0.9500	0.971	0.961	6.00%	0.6274
2019	168,564,445	178,323,364	105.8%	173,799	99,773,036	105,549,325	105.8%	1.4500	1.0890	1.0000	0.0292	0.9500	0.971	0.960	6.00%	0.5919
2020	161,595,341	185,207,133	114.6%	168,594	90,233,994	103,418,696	114.6%	1.4500	1.0834	1.0000	0.0299	0.9500	0.970	0.959	6.00%	0.5584
2021	154,646,619	191,716,409	124.0%	163,403	81,465,910	100,993,813	124.0%	1.4500	1.0817	1.0000	0.0308	0.9500	0.969	0.957	6.00%	0.5268
2022	147,742,481	197,915,850	134.0%	158,223	73,423,487	98,358,114	134.0%	1.4500	1.0806	1.0000	0.0317	0.9500	0.968	0.955	6.00%	0.4970
2023	140,918,859	203,859,993	144.7%	153,050	66,068,260	95,577,520	144.7%	1.4500	1.0799	1.0000	0.0327	0.9500	0.967	0.954	6.00%	0.4688
2024	134,096,951	209,544,597	156.3%	147,878	59,311,211	92,681,777	156.3%	1.4500	1.0802	1.0000	0.0338	0.9500	0.966	0.952	6.00%	0.4423
2025	127,306,736	214,889,208	168.8%	142,703	53,120,653	89,665,759	168.8%	1.4500	1.0802	1.0000	0.0350	0.9500	0.965	0.949	6.00%	0.4173
2026	120,630,183	219,864,691	182.3%	137,517	47,485,623	86,548,918	182.3%	1.4500	1.0798	1.0000	0.0363	0.9500	0.964	0.948	6.00%	0.3936
2027	113,991,202	224,404,605	196.9%	132,316	42,332,276	83,335,886	196.9%	1.4500	1.0801	1.0000	0.0378	0.9500	0.962	0.945	6.00%	0.3714
2028	107,397,104	228,309,578	212.6%	127,099	37,625,909	79,986,843	212.6%	1.4500	1.0799	1.0000	0.0394	0.9500	0.961	0.942	6.00%	0.3503
2029	100,940,440	231,487,423	229.3%	121,862	33,362,129	76,509,605	229.3%	1.4500	1.0788	1.0000	0.0412	0.9500	0.959	0.940	6.00%	0.3305
2030	94,540,827	233,784,522	247.3%	116,608	29,478,277	72,895,119	247.3%	1.4500	1.0783	1.0000	0.0431	0.9500	0.957	0.937	6.00%	0.3118
2031	88,272,593	235,168,854	266.4%	111,339	25,965,860	69,176,189	266.4%	1.4500	1.0774	1.0000	0.0452	0.9500	0.955	0.934	6.00%	0.2942
2032	82,142,495	235,564,693	286.8%	106,058	22,794,961	65,370,403	286.8%	1.4500	1.0764	1.0000	0.0474	0.9500	0.953	0.931	6.00%	0.2775
2033	76,153,032	235,199,739	308.9%	100,773	19,936,655	61,574,647	308.9%	1.4500	1.0770	1.0000	0.0498	0.9500	0.950	0.927	6.00%	0.2618
2034	70,322,177	233,856,657	332.6%	95,494	17,368,069	57,757,578	332.6%	1.4500	1.0767	1.0000	0.0524	0.9500	0.948	0.923	6.00%	0.2470
2035	64,666,704	231,402,124	357.8%	90,234	15,067,253	53,916,378	357.8%	1.4500	1.0760	1.0000	0.0551	0.9500	0.945	0.920	6.00%	0.2330
2036	59,211,720	227,894,498	384.9%	85,007	13,015,332	50,993,496	384.9%	1.4500	1.0756	1.0000	0.0579	0.9500	0.942	0.916	6.00%	0.2198
2037	53,977,771	223,318,702	413.7%	79,832	11,193,260	46,309,142	413.7%	1.4500	1.0749	1.0000	0.0609	0.9500	0.939	0.912	6.00%	0.2074
2038	48,983,095	217,489,377	444.0%	74,726	9,582,570	42,547,478	444.0%	1.4500	1.0732	1.0000	0.0640	0.9500	0.936	0.907	6.00%	0.1956
2039	44,243,029	210,541,662	475.9%	69,710	8,165,349	38,856,882	475.9%	1.4500	1.0718	1.0000	0.0671	0.9500	0.933	0.903	6.00%	0.1846
2040	39,773,909	202,525,329	509.2%	64,803	6,925,040	35,261,712	509.2%	1.4500	1.0700	1.0000	0.0704	0.9500	0.930	0.899	6.00%	0.1741
2041	35,586,843	193,665,410	544.2%	60,023	5,845,311	31,810,481	544.2%	1.4500	1.0688	1.0000	0.0738	0.9500	0.926	0.895	6.00%	0.1643
2042	31,686,397	183,611,238	579.5%	55,389	4,910,042	28,451,919	579.5%	1.4500	1.0648	1.0000	0.0772	0.9500	0.923	0.890	6.00%	0.1550
2043	28,073,436	172,913,949	615.9%	50,917	4,103,950	25,277,637	615.9%	1.4500	1.0629	1.0000	0.0807	0.9500	0.919	0.886	6.00%	0.1462
2044	24,749,049	161,724,372	653.5%	46,624	3,413,179	22,303,656	653.5%	1.4500	1.0609	1.0000	0.0843	0.9500	0.916	0.882	6.00%	0.1379
2045	21,707,257	149,814,784	690.2%	42,522	2,824,227	19,491,685	690.2%	1.4500	1.0562	1.0000	0.0880	0.9500	0.912	0.877	6.00%	0.1301
2046	18,940,187	136,953,518	723.1%	38,623	2,324,733	16,809,781	723.1%	1.4500	1.0477	1.0000	0.0917	0.9500	0.908	0.873	6.00%	0.1227
2047	16,441,110	124,261,872	755.8%	34,935	1,903,768	14,388,677	755.8%	1.4500	1.0452	1.0000	0.0955	0.9500	0.905	0.868	6.00%	0.1158
2048	14,199,168	112,572,503	792.8%	31,465	1,551,101	12,297,291	792.8%	1.4500	1.0490	1.0000	0.0993	0.9500	0.901	0.864	6.00%	0.1092
2049	12,200,135	101,822,248	834.6%	28,218	1,257,291	10,493,345	834.6%	1.4500	1.0527	1.0000	0.1032	0.9500	0.897	0.859	6.00%	0.1031
2050	10,428,550	91,227,820	874.8%	25,196	1,013,886	8,869,368	874.8%	1.4500	1.0482	1.0000	0.1071	0.9500	0.893	0.855	6.00%	0.0972
2051	8,867,248	81,441,867	918.5%	22,397	813,295	7,469,770	918.5%	1.4500	1.0499	1.0000	0.1111	0.9500	0.889	0.850	6.00%	0.0917
2052	7,499,973	71,916,483	958.9%	19,818	648,953	6,222,746	958.9%	1.4500	1.0440	1.0000	0.1151	0.9500	0.885	0.846	6.00%	0.0865
2053	6,310,517	62,657,465	992.9%	17,456	515,125	5,114,705	992.9%	1.4500	1.0355	1.0000	0.1192	0.9500	0.881	0.841	6.00%	0.0816
2054	5,282,812	53,974,0														

**Exhibit II**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**

1	Accumulated value of initial earned premium	2,619,005,083	x	58%	=	1,519,022,948
2a	Accumulated value of earned premium	2,619,005,083				
2b	Accumulated value of prior premium rate schedule increases (2a-1)*	0		85%	=	0
3	Present value of future projected initial earned premium	1,654,507,136		58%	=	959,614,139
4a	Present value of future projected premium	2,112,821,269				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	458,314,133		85%	=	389,567,013
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>2,868,204,100</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					560,341,006
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,737,097,322
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>3,297,438,327</b>
8	Test: 7 is not less than 5					TRUE
	* This is the company's first rate increase; therefore, there are no prior rate increases.					

Metropolitan Life Insurance Company  
Institutional Contracts – **MSC #39.087**  
1095 Avenue of the Americas  
New York, NY 10036-6796  
Tel 212 578-2944 Fax 212 578-6247  
[Croth@metlife.com](mailto:Croth@metlife.com)

**MetLife**<sup>®</sup>

**Carolyn J. Roth**  
Director  
Institutional Business Contracts

November 29, 2011

Dept of Insurance & Securities Reg.  
Government of the District of Columbia  
810 First Street, N.E., Suite 701  
Washington, DC 20002

Re: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing  
Our NAIC Company No. is 65978  
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 45% premium rate schedule increase with respect to certain group long-term care insurance policies issued for delivery (situated) in your state before July 1, 2010. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the increase is to be implemented in two stages whereby we request an initial 25% increase to be followed by a second increase of 16% compounded upon the first increase such that the total increase is 45%. The second increase will be implemented one year after the first. Certificateholders will be notified of the entire increase at the time of notification of the first increase.

Please note that the requested increase will not apply to any group long-term care insurance policy issued with rates that were based on the prospective premium rate schedule increase that was approved by your Department on April 13, 2010 (those group long-term care insurance policies were issued on or after July 1, 2010).

We will only implement the premium rate schedule increase after we have received approval from your Department and will apply the increase to all certificates issued under group long-term care insurance policies situated in your state except those certificates issued to residents of other states whose requirements are asserted to apply to rate increases for certificates issued in such other states regardless of group policy situs. As to certificates issued in any such other state, we will implement the increase approved by that state, whether it is higher or lower than the increase that your state approved for certificates issued under group policies situated in your state.

Please note that, where required, similar filings are being made in all states in which a group policy is issued or whose requirements are asserted to apply to rate increases for certificates issued in the state regardless of group policy situs. Further, note that for certificateholders who were issued certificates in your state under a group long-term care insurance policy situated in another state, we will implement the increase after we've satisfied any requirements for the premium rate schedule increase of the situs state (including obtaining approval, if required) without regard to your review of this filing.

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

- GPNP99-LTC approved by your Department on November 15, 1999 and certificates issued thereunder; and

W11-86 (TO)

- G.LTC197 approved by your Department on July 23, 1997 and certificates issued thereunder.

Please note that these forms are not currently being marketed to new group policyholders. There are currently group long-term care insurance policies that are open to new entrants. Prior to our implementing the requested rate increase for a particular group, the group policy will be closed to new entrants.

We are submitting an actuarial memorandum and rates in support of our request.

### **Requirement for Updated Projections**

Please note that we do not intend to provide updated projections annually for the next three years.

### **Company Rate Information Provided on SERFF**

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” only reflects premium information for certificates issued to residents of your state under group policies issued in and outside of your state.

The “# of Policyholders Affected for this Program” only reflects the number of certificates issued to residents of your state under group policies issued in and outside of your state.

### **Notification to Certificateholders of Premium Rate Schedule Increase**

We intend to provide certificateholders with a minimum of [60] days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction (we may offer options of reducing the daily benefit amount as low as \$50.00, but no lower); or
- if the certificateholder’s coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium (“Election Period”), that the certificateholder will have nonforfeiture coverage as follows:
  - if the certificateholder’s coverage does not include a nonforfeiture feature we will issue the certificateholder the Limited Coverage Upon Lapse Following Premium Increase Endorsement (“LCUL”) which is being filed in a separate, concurrent submission and which is described below;
  - if the certificateholder’s coverage includes a nonforfeiture feature, but that feature will provide no benefit or a lower benefit than LCUL (as determined by us), we will issue the certificateholder LCUL and pay benefits under LCUL rather than the nonforfeiture feature included in the certificateholder’s coverage;
  - if the certificateholder’s coverage includes a nonforfeiture feature that will pay benefits equal to or greater than LCUL (as determined by us), we will provide nonforfeiture coverage under the feature already included in the certificateholder’s coverage;
  - if the certificateholder’s coverage includes a nonforfeiture feature that will pay benefits that are different than the benefits provided under LCUL such that we determine that it would be appropriate to provide the certificateholder with a choice of retaining their existing nonforfeiture feature or electing LCUL, we will present LCUL as an option that the certificateholder can elect instead of the nonforfeiture feature included in the certificate. In this scenario, LCUL will only be

issued and apply if specifically elected by the certificateholder instead of the nonforfeiture feature included in his/her certificate;

- if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- we will not provide coverage under more than one nonforfeiture coverage provision.

LCUL provides the same benefits that were in effect under the policy immediately prior to the date it lapsed, except that:

- the certificateholder's total lifetime benefit will be reduced to the greater of:
  - the sum of all paid and waived premiums; or
  - 30 times the nursing home daily benefit amount in effect immediately prior to lapse; and
- no further premiums will be due, the certificateholder may no longer change benefit amounts and will no longer receive increases under any inflation option that is part of the certificate.

Total benefits payable under LCUL will not exceed the remaining total lifetime benefit in effect immediately prior to lapse.

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,



Carolyn Roth  
Director



Michael F. Tietz  
Vice President

## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	<b>DISTRICT OF COLUMBIA</b>
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<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Insurance Products Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Kris Ann Cappelluti Metropolitan Life Insurance Co. 1095 Avenue of the Americas New York, NY 10036-6796	(212) 578-3029	(212) 578-3874	kcappelluti@metlife.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	<b>W11-86 TO</b>
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance (TOI)</b>	<b>LTC03G – Group Long-Term Care Insurance</b>
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<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	<b>LTC03G.001 – Qualified</b>
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<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <b>Rates</b> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____  <b>SUPPORTING DOCUMENTATION</b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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12.	<b>Filing Submission Date</b>	<b>November 29, 2011</b>	
13	<b>Filing Fee (If required)</b>	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14.	<b>Date of Domiciliary Approval</b>	<b>Not Applicable</b>	
15.	<b>Filing Description:</b>		
<p><b>This is a filing of a premium rate schedule increase for group long-term care insurance policies. Please see our filing letter for details.</b></p>			

16.	<b>Certification (If required)</b>		
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of _____ <u>District of Columbia</u> _____.</p>			
Print Name <u>Michael F. Tietz</u>		Title <u>Vice President</u>	
Signature 		Date: <u>November 29, 2011</u>	

<b>17.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>		<b>W11-86 TO</b>
<b>This filing corresponds to rate filing company tracking number</b>		<b>W11-86 TO</b>

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		W11-86 TO		
This filing corresponds to form filing company tracking number		W11-86 TO		
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	G.LTC197, GPNP99-LTC, et al.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 45% - ____% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

LH RFA-1