

State: District of Columbia **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment
Product Name: Group Term Life and Accident and Health Insurance
Project Name/Number: Amended Actuarial Memorandum/A13-33 DH (H-Amended)

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Group Term Life and Accident and Health Insurance
State: District of Columbia
TOI: H03G Group Health - Accidental Death & Dismemberment
Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment
Filing Type: Rate
Date Submitted: 03/13/2014
SERFF Tr Num: META-129456006
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: A13-33 DH (H-AMENDED) LW

Implementation: On Approval
Date Requested:
Author(s): Ruth Rivera, Linda Williams
Reviewer(s): Donghan Xu (primary), Alula Selassie
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: District of Columbia
TOI/Sub-TOI: H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment
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General Information

Project Name: Amended Actuarial Memorandum
Project Number: A13-33 DH (H-Amended)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer, Other
Overall Rate Impact:
Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Explanation for Other Group Market Type: Labor Union
Filing Status Changed: 03/20/2014
State Status Changed:
Deemer Date:
Submitted By: Linda Williams
Created By: Linda Williams
Corresponding Filing Tracking Number: META-129210988 and META-129210954

Filing Description:

This is a Group Term Life and Accident and Health amended Actuarial Memorandum filing. Please see the attached Cover Letter for a detailed discription.

Company and Contact

Filing Contact Information

Beatriz Hilden, Senior Contract Analyst
501 Route 22,
Bridgewater Township, NJ 08807
bhilden@metlife.com
908-253-1239 [Phone] 1239 [Ext]
908-253-2126 [FAX]

Filing Company Information

Metropolitan Life Insurance Company
MetLife
1095 Avenue of the Americas
New York, NY 10036
(212) 578-2211 ext. [Phone]
CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829
State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment		
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Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Attached is the Cover Letter.
Attachment(s):	Filing Letter DC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	Attached is the Actuarial Memorandum.
Attachment(s):	Amended Act Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	Not applicable to this type of filing submission.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable to this type of filing submission.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable to this type of filing submission.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	H03G Group Health - Accidental Death & Dismemberment/H03G.000 Health - Accidental Death & Dismemberment		
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Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not applicable to this type of filing submission.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable to this type of filing submission.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Highlighted copy of the amended Actuarial Memorandum.
Comments:	Highlighted copy of the amended Actuarial Memorandum.
Attachment(s):	Amended Act Memo - HL.pdf
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
501 U.S. Highway 22 West
Bridgewater, NJ 08807
Tel 908 253-1239 Fax 908 253-2528
bhilden@metlife.com

Beatriz C. Hilden
Consultant
Institutional Contracts Development

MetLife®

March 13, 2014

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

Re: Amended Actuarial Memorandum
GCERT2000 Group Certificate Series
GPA13-03 Group Policy Amendment
Group Term Life and Accident and Health Insurance Forms
Our NAIC No. is 65978
Our FEIN No. is 13-5581829
Our Filing No. is A13-33 DH

Dear Sir/Madam:

We enclose for filing an amended actuarial memorandum which updates and replaces an actuarial memorandum previously submitted in support of a group term life and accident and health form filing. The filing, which provided new or enhanced group term life and accident and health insurance benefits, was approved by your Health Department on 10/23/13 under SERFF Tracking No. META-129210988 and by your Life Department on 10/25/13 under SERFF Tracking No. META-129210954. The amended actuarial memorandum more accurately aligns with the new and amended forms with respect to Accidental Death and Dismemberment Insurance benefits.

We enclose an additional copy of the amended actuarial memorandum where changes have been highlighted for ease of review. All assurances and conditions of the above-referenced filing remain in effect with the amended actuarial memorandum.

Please direct any questions, comments or correspondence regarding this filing to me. My telephone and fax numbers and e-mail address appear in the letterhead above. I look forward to hearing from you.

Sincerely,



Beatriz C. Hilden
Consultant

A13-33 DH

METROPOLITAN LIFE INSURANCE COMPANY
GROUP ACCIDENTAL DEATH OR DISMEMBERMENT INSURANCE
ACTUARIAL FILING MEMORANDUM

I. Overview:

The group policy provides benefits for accidental death or dismemberment either in accordance with a specified schedule of insurance or in amounts. The benefits may either be employer paid or optional to the employees and/or their eligible dependents. The policy may provide benefits for death only, dismemberment only, for occupational and/or non-occupational accidents, for deaths or dismemberments resulting from all accidents, and for total and permanent disabilities resulting from accidents.

Personal AD&D - AD&D coverage on the life of the employee paid for by the employer and generally paying an addition 100% of the basic life amount for accidental deaths (double indemnity).

Optional AD&D - AD&D coverage on the life of the employee paid for by the employee and generally paying an addition 100% of the optional life amount for accidental deaths (double indemnity).

Dependent AD&D - AD&D coverage on the life of the employee's dependents paid for by the same party that paid for dependent life and generally paying an addition 100% of the dependent life amount for accidental deaths (double indemnity). Coverage is either on the life of the dependent spouse, or on the life of the dependent spouse and any dependent children.

Voluntary AD&D - AD&D coverage on the life of the employee and their dependents paid for by the employee. Coverage on the employee's life is usually a multiple of pay, while coverage for their dependents is usually some percentage of the employee's VAD&D coverage amount. There is no relationship between the amount of term life coverage a person may have and the amount of VAD&D coverage they may have.

This actuarial memorandum supplements our actuarial memos that are already on file with the department with respect to accidental death or dismemberment coverage. In addition this includes pricing for certain additional benefits that will be available on accidental death or dismemberment coverage.

Removing Exclusion of Food Poisoning

If the policy removes the exclusion for Food Poisoning for accidental deaths, the applicable monthly premium per \$1,000 will be increased by .0003.

Flexibility in Definition of War Risk Definition

The provisions of a particular employer's plan may call for variations to the war risk exclusion to include or exclude war in certain locations or to change the definition of war. . Since there are infinite variations possible, appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different than our standard. As previously filed and approved, if the war exclusion is completely waived for a policy with exposure only within the United States, the monthly premium per \$1,000 will be 1.15 times the applicable rate in Tables VI.30 and VI.31 (assuming eligible dependents are with the employees). Thus the interpolation or extrapolation will be based on an assessment of the risk compared to complete waiver of the war exclusion.

Seat Belt Use Benefit

If the policy provides an additional Seat Belt Benefit for accidental deaths and it is unclear whether the seat belt was properly fastened, we will pay a default amount for the seat belt benefit. There is no pricing adjustment for this benefit.

Air Bag Use Benefit

If the policy provides an additional Air Bag Use Benefit for accidental deaths and it is unclear whether the seat belt was properly fastened or that the seat in which the deceased was traveling was protected by Air Bags, we will pay a default amount for the air bag benefit. There is no pricing adjustment for this benefit.

Spouse Retraining Benefit

If an employee dies as a result of an accidental injury MetLife will pay this additional benefit if:

1. We pay a benefit for loss of life under the AD&D policy;
2. This benefit is in effect at the date of the injury; and
3. We receive proof that
 - a. On the date of the employee's death, their spouse was enrolled in an accredited school; or
 - b. Within 24 months after the date of their death, their spouse enrolls in an accredited school.

There is no pricing adjustment to extend the date the spouse enrolls from 12 months to 24 months which is considered our standard. However, the time periods or benefit amounts can be changed and the pricing will be adjusted accordingly.

Felonious Assault Benefit

If the policy offers a Felonious Assault benefit, the monthly premium rates per \$1,000 determined according to parts I-IV of section VI will be increased by 3.0% for each 20% of the principal amount provided as a benefit.

Home and Vehicle Alteration Additional Benefit

If the policy offers a home and vehicle benefit for alterations done by a licensed contractor to the primary residence or vehicle of an insured who suffered a covered loss, the applicable monthly premium per \$1,000 in will be increased by .00075.

I certify that all other assumptions, formulas, rates, and assurances noted in the previously filed and approved rating manual remain in effect.

A handwritten signature in blue ink that reads "Michelle Goldstein". The signature is written in a cursive style and is contained within a light blue rectangular box.

Michelle Goldstein
Director – Actuarial Services

February 21, 2014

METROPOLITAN LIFE INSURANCE COMPANY
GROUP ACCIDENTAL DEATH OR DISMEMBERMENT INSURANCE
ACTUARIAL FILING MEMORANDUM

I. Overview:

The group policy provides benefits for accidental death or dismemberment either in accordance with a specified schedule of insurance or in amounts. The benefits may either be employer paid or optional to the employees and/or their eligible dependents. The policy may provide benefits for death only, dismemberment only, for occupational and/or non-occupational accidents, for deaths or dismemberments resulting from all accidents, and for total and permanent disabilities resulting from accidents.

Personal AD&D - AD&D coverage on the life of the employee paid for by the employer and generally paying an addition 100% of the basic life amount for accidental deaths (double indemnity).

Optional AD&D - AD&D coverage on the life of the employee paid for by the employee and generally paying an addition 100% of the optional life amount for accidental deaths (double indemnity).

Dependent AD&D - AD&D coverage on the life of the employee's dependents paid for by the same party that paid for dependent life and generally paying an addition 100% of the dependent life amount for accidental deaths (double indemnity). Coverage is either on the life of the dependent spouse, or on the life of the dependent spouse and any dependent children.

Voluntary AD&D - AD&D coverage on the life of the employee and their dependents paid for by the employee. Coverage on the employee's life is usually a multiple of pay, while coverage for their dependents is usually some percentage of the employee's VAD&D coverage amount. There is no relationship between the amount of term life coverage a person may have and the amount of VAD&D coverage they may have.

This actuarial memorandum supplements our actuarial memos that are already on file with the department with respect to describes the pricing for the additional benefits that will be available on accidental death or dismemberment coverage. In addition this includes pricing for certain additional benefits that will be available on accidental death or dismemberment coverage.

Removing Exclusion of Food Poisoning

If the policy removes the exclusion for Food Poisoning for accidental deaths, the applicable monthly premium per \$1,000 will be increased by .0003.

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The provisions of a particular employer's plan may call for variations to the war risk exclusion to include or exclude war in certain locations or to change the definition of war. . Since there are infinite variations possible, appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different than our standard. As previously filed and approved, if the war exclusion is completely waived for a policy with exposure only within the United States, the monthly premium per \$1,000 will be 1.15 times the applicable rate in Tables VI.30 and VI.31 (assuming eligible dependents are with the employees). Thus the interpolation or extrapolation will be based on an assessment of the risk compared to complete waiver of the war exclusion.

Seat Belt Use Benefit

If the policy provides an additional Seat Belt Benefit for accidental deaths and it is unclear whether the seat belt was properly fastened, we will pay a default amount for the seat belt benefit. ~~the seat belt use benefit is \$1,000.~~ There is no pricing adjustment for this benefit.

Air Bag Use Benefit

If the policy provides an additional Air Bag Use Benefit for accidental deaths and it is unclear whether the seat belt was properly fastened or that the seat in which the deceased was traveling was protected by Air Bags, we will pay a default amount for the air bag benefit. ~~the Air Bag Use benefit is \$1,000.~~ There is no pricing adjustment for this benefit.

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1. We pay a benefit for loss of life under the AD&D policy;
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Michelle Goldstein
Director – Actuarial Services

August 8, 2013
February 21, 2014