

State: District of Columbia **Filing Company:** MetLife Insurance Company of Connecticut
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase Filing/145GEC01-30

Filing at a Glance

Company: MetLife Insurance Company of Connecticut
Product Name: Long-Term Care
State: District of Columbia
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate
Date Submitted: 03/06/2014
SERFF Tr Num: MILL-129314834
SERFF Status: Pending Industry Response
State Tr Num:
State Status:
Co Tr Num: LTC3+ TQ FO
Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, Stan Westrom, John Hebig, Michael Emmert, Rolan Manderson-Jones, Joe McClure
Reviewer(s): Donghan Xu (primary), Alula Selassie
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase Filing/145GEC01-30

Filing Company: MetLife Insurance Company of Connecticut

General Information

Project Name: 2013 Rate Increase Filing
Project Number: 145GEC01-30
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing was submitted to Connecticut on 09/27/2013

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 10%

Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/11/2014
State Status Changed:

Deemer Date:
Submitted By: Mike Bergerson

Created By: Joe McClure
Corresponding Filing Tracking Number:

Filing Description:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife of CT for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC3JFQ, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1997. The form was issued in the District of Columbia in August 1997 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and mortality levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest have been set to the originally filed pricing assumptions used for determination of the expected loss ratio, as voluntary termination and interest are not to be used as justification for the rate increase.

As noted in the attached actuarial memorandum, there have been no previous rate revisions on these policy forms in the District of Columbia. The company is requesting an increase of 10.0%. Although a higher increase is being requested nationwide on this block of business, the rate increase request in the District of Columbia is being capped based on District of Columbia Bulletin 03-PPI-005-11/24, which requires that rate increases be limited to 10% annually.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

Company and Contact

SERFF Tracking #:

MILL-129314834

State Tracking #:

Company Tracking #:

LTC3+ TQ FO

State: District of Columbia **Filing Company:** MetLife Insurance Company of Connecticut
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
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Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company of Connecticut	728.600%	10.000%	\$56	1	\$555	10.000%	10.000%

SERFF Tracking #:

MILL-129314834

State Tracking #:**Company Tracking #:**

LTC3+ TQ FO

State:

District of Columbia

Filing Company:

MetLife Insurance Company of Connecticut

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

2013 Rate Increase Filing/145GEC01-30

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JFQ, et al.	Revised	Previous State Filing Number: MILL-126527016 Percent Rate Change Request: 10	LTC3+_FO_Q_Prem_2 0140306.pdf,

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	105.60	97.90	89.10	18-44	7.15	7.15	6.60
45-49	121.00	113.30	103.40	45-49	8.80	8.25	7.70
50-54	136.40	128.70	119.90	50-54	9.90	9.35	8.80
55	188.10	174.90	160.60	55	12.65	12.10	11.55
56	201.30	187.00	171.60	56	13.75	13.20	12.65
57	215.60	200.20	183.70	57	14.85	13.75	13.20
58	231.00	214.50	195.80	58	15.95	14.85	13.75
59	247.50	228.80	210.10	59	16.50	15.95	14.85
60	264.00	244.20	223.30	60	17.60	16.50	15.40
61	282.70	261.80	238.70	61	19.25	18.15	16.50
62	302.50	279.40	255.20	62	20.35	19.25	17.60
63	323.40	298.10	271.70	63	22.00	20.35	18.70
64	346.50	319.00	290.40	64	23.65	22.00	19.80
65	369.60	339.90	309.10	65	24.75	23.10	20.90
66	404.80	371.80	337.70	66	27.50	25.30	23.10
67	443.30	405.90	368.50	67	30.25	28.05	25.30
68	486.20	443.30	401.50	68	33.00	30.25	26.95
69	532.40	485.10	437.80	69	35.75	33.00	29.70
70	581.90	529.10	476.30	70	39.05	35.75	31.90
71	642.40	581.90	520.30	71	43.45	39.60	35.20
72	709.50	639.10	568.70	72	47.85	43.45	38.50
73	783.20	701.80	620.40	73	52.80	47.85	41.80
74	863.50	771.10	677.60	74	58.30	52.25	45.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	952.60	845.90	739.20	75	64.35	57.20	49.50
76	1,072.50	952.60	832.70	76	72.60	64.35	56.10
77	1,207.80	1,072.50	936.10	77	81.40	72.60	62.70
78	1,359.60	1,206.70	1,053.80	78	91.85	81.40	70.95
79	1,530.10	1,358.50	1,185.80	79	102.85	91.30	79.75
80		1,527.90	1,333.20	80	115.50	102.30	89.10
81		1,719.30	1,500.40	81	130.35	115.50	100.65
82		1,934.90	1,687.40	82	146.30	129.80	113.30
83		2,178.00	1,898.60	83	164.45	145.75	127.05
84		2,450.80	2,136.20	84	184.80	163.90	143.00
				85	207.35	184.25	160.60
				86	233.75	207.35	180.95
				87	262.90	233.20	203.50
				88	295.35	262.35	228.80
				89	332.20	295.35	257.40
				90	374.00	332.20	289.85
				91	420.75	374.00	325.60
				92	473.00	420.75	366.30
				93	532.40	473.00	412.50
				94	598.95	531.85	463.65
				95	673.75	598.40	521.95
				96	757.90	673.20	586.85
				97	852.50	757.35	660.55
				98	959.20	851.95	743.05
				99	1,078.55	958.65	835.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
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Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	119.90	113.30	105.60	18-44	8.25	8.25	7.70
45-49	140.80	133.10	123.20	45-49	9.90	9.35	8.80
50-54	165.00	154.00	143.00	50-54	11.00	10.45	9.90
55	220.00	209.00	198.00	55	15.40	14.30	13.20
56	236.50	224.40	212.30	56	16.50	15.40	14.30
57	254.10	239.80	225.50	57	17.60	16.50	15.40
58	272.80	257.40	240.90	58	18.70	17.60	16.50
59	292.60	275.00	257.40	59	19.80	18.70	17.60
60	313.50	293.70	273.90	60	20.90	19.80	18.70
61	335.50	314.60	293.70	61	22.55	21.45	20.35
62	358.60	336.60	314.60	62	24.20	23.10	21.45
63	382.80	359.70	337.70	63	25.85	24.75	23.10
64	408.10	385.00	361.90	64	28.05	26.40	24.75
65	435.60	411.40	387.20	65	29.70	28.05	25.85
66	473.00	447.70	422.40	66	32.45	30.80	28.60
67	512.60	486.20	459.80	67	35.20	33.00	30.80
68	556.60	529.10	501.60	68	37.95	35.75	33.55
69	602.80	574.20	545.60	69	40.70	39.05	36.85
70	653.40	623.70	594.00	70	44.00	41.80	39.60
71	722.70	691.90	660.00	71	48.95	46.75	44.55
72	799.70	765.60	732.60	72	53.90	51.70	48.95
73	883.30	848.10	814.00	73	59.40	57.20	54.45
74	976.80	939.40	903.10	74	65.45	63.25	60.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ, et al.
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,079.10	1,040.60	1,002.10	75	72.05	69.85	67.10
76	1,214.40	1,171.50	1,127.50	76	81.40	78.65	75.90
77	1,366.20	1,317.80	1,268.30	77	91.30	88.55	85.25
78	1,536.70	1,482.80	1,426.70	78	102.85	99.55	95.70
79	1,729.20	1,667.60	1,604.90	79	115.50	111.65	107.80
				80	129.80	125.40	121.00
				81	146.30	141.35	136.40
				82	164.45	158.95	153.45
				83	184.80	178.75	172.70
				84	207.90	201.30	194.15
				85	233.75	226.05	217.80
				86	263.45	254.65	245.30
				87	295.90	286.55	276.10
				88	333.30	322.30	310.20
				89	374.55	362.45	349.25
				90	421.30	407.55	392.70
				91	474.10	458.70	441.65
				92	533.50	515.90	497.20
				93	600.05	580.25	559.35
				94	674.85	652.85	629.20
				95	759.55	734.25	707.30
				96	854.15	826.10	795.85
				97	960.85	929.50	895.40
				98	1,081.30	1,045.55	1,007.05
				99	1,216.05	1,175.90	1,133.00

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

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Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	139.70	134.20	127.60	18-44	9.35	9.35	8.80
45-49	166.10	156.20	146.30	45-49	11.55	11.00	10.45
50-54	195.80	181.50	167.20	50-54	13.20	12.65	11.55
55	267.30	248.60	229.90	55	18.70	17.60	15.95
56	288.20	267.30	246.40	56	20.35	19.25	17.05
57	309.10	287.10	264.00	57	22.00	20.35	18.15
58	332.20	308.00	282.70	58	23.10	21.45	19.80
59	357.50	330.00	302.50	59	24.75	23.10	20.90
60	383.90	354.20	323.40	60	26.40	24.20	22.00
61	413.60	380.60	346.50	61	28.60	26.40	23.65
62	444.40	408.10	370.70	62	30.80	28.05	25.30
63	478.50	437.80	396.00	63	33.00	30.25	26.95
64	513.70	469.70	423.50	64	35.20	31.90	29.15
65	552.20	502.70	452.10	65	37.40	34.10	30.80
66	602.80	547.80	492.80	66	41.25	37.40	33.55
67	657.80	597.30	535.70	67	44.55	40.70	36.30
68	718.30	651.20	583.00	68	48.40	44.00	39.60
69	783.20	709.50	633.60	69	52.80	47.85	42.90
70	854.70	772.20	688.60	70	57.20	51.70	46.20
71	939.40	851.40	762.30	71	63.25	57.20	51.15
72	1,031.80	938.30	842.60	72	69.30	63.25	56.65
73	1,134.10	1,034.00	931.70	73	76.45	69.30	62.70
74	1,246.30	1,138.50	1,029.60	74	83.60	76.45	69.30

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ, et al.
RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,368.40	1,254.00	1,138.50	75	91.85	84.15	76.45
76	1,541.10	1,411.30	1,281.50	76	103.40	95.15	86.35
77	1,733.60	1,588.40	1,442.10	77	116.60	106.70	96.80
78	1,951.40	1,787.50	1,623.60	78	130.90	119.90	108.90
79	2,195.60	2,010.80	1,826.00	79	146.85	134.75	122.65
				80	165.00	151.25	137.50
				81	185.90	170.50	155.10
				82	209.00	191.40	174.35
				83	234.85	215.60	195.80
				84	264.55	242.55	220.55
				85	297.00	272.25	247.50
				86	334.40	306.35	278.85
				87	376.20	344.85	313.50
				88	422.95	387.75	352.55
				89	475.75	436.15	396.55
				90	535.70	491.15	446.05
				91	602.25	552.20	502.15
				92	677.60	620.95	564.85
				93	762.30	699.05	635.25
				94	857.45	785.95	714.45
				95	964.70	884.40	804.10
				96	1,085.15	994.95	904.20
				97	1,221.00	1,119.25	1,017.50
				98	1,373.35	1,258.95	1,144.55
				99	1,544.95	1,416.25	1,287.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	166.10	159.50	151.80	18-44	11.55	11.00	10.45
45-49	198.00	189.20	179.30	45-49	14.30	13.20	12.65
50-54	235.40	223.30	210.10	50-54	16.50	15.40	14.30
55	335.50	315.70	295.90	55	23.10	21.45	19.80
56	361.90	338.80	316.80	56	25.30	23.10	21.45
57	389.40	364.10	337.70	57	26.95	25.30	23.10
58	419.10	389.40	360.80	58	29.15	26.95	24.75
59	449.90	418.00	386.10	59	30.80	29.15	26.40
60	484.00	447.70	411.40	60	33.00	30.80	28.05
61	521.40	480.70	441.10	61	35.75	33.00	30.25
62	561.00	515.90	471.90	62	38.50	35.75	32.45
63	602.80	554.40	504.90	63	41.25	37.95	34.65
64	649.00	595.10	541.20	64	44.55	40.70	36.85
65	697.40	638.00	578.60	65	47.30	43.45	39.05
66	751.30	690.80	631.40	66	51.15	47.30	42.90
67	807.40	748.00	688.60	67	55.00	51.15	46.20
68	869.00	809.60	750.20	68	58.85	55.00	50.60
69	935.00	876.70	817.30	69	63.25	59.40	55.00
70	1,005.40	948.20	891.00	70	67.65	63.80	59.40
71	1,116.50	1,049.40	983.40	71	75.35	70.95	66.00
72	1,239.70	1,161.60	1,083.50	72	83.60	78.10	72.60
73	1,376.10	1,285.90	1,194.60	73	92.40	86.35	80.30
74	1,527.90	1,423.40	1,317.80	74	102.30	95.70	88.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

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Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,695.10	1,574.10	1,452.00	75	113.30	105.60	97.35
76	1,907.40	1,772.10	1,634.60	76	127.60	118.80	110.00
77	2,146.10	1,994.30	1,840.30	77	143.55	133.65	123.20
78	2,415.60	2,244.00	2,070.20	78	161.70	150.15	138.60
79	2,717.00	2,524.50	2,330.90	79	181.50	168.85	155.65
				80	204.05	189.75	174.90
				81	229.90	213.95	196.90
				82	258.50	240.35	221.65
				83	290.95	270.05	249.15
				84	327.25	304.15	280.50
				85	367.95	341.55	315.15
				86	414.15	384.45	354.75
				87	465.85	432.30	399.30
				88	524.15	486.75	448.80
				89	589.60	547.25	504.90
				90	663.30	616.00	568.15
				91	746.35	692.45	639.10
				92	839.30	779.35	718.85
				93	944.35	876.70	809.05
				94	1,062.60	986.15	909.70
				95	1,195.15	1,109.35	1,023.55
				96	1,344.75	1,247.95	1,151.70
				97	1,512.50	1,404.15	1,295.25
				98	1,701.70	1,579.60	1,457.50
				99	1,914.00	1,777.05	1,639.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	196.90	183.70	169.40	18-44	13.20	12.65	12.10
45-49	231.00	216.70	201.30	45-49	15.95	15.40	14.30
50-54	269.50	254.10	237.60	50-54	18.70	17.60	16.50
55	353.10	331.10	309.10	55	24.20	23.10	21.45
56	374.00	350.90	328.90	56	25.85	24.75	23.10
57	396.00	371.80	348.70	57	27.50	25.85	24.20
58	419.10	394.90	369.60	58	28.60	27.50	25.30
59	444.40	418.00	391.60	59	30.25	29.15	26.95
60	469.70	442.20	414.70	60	31.90	30.25	28.05
61	498.30	468.60	438.90	61	34.10	32.45	30.25
62	526.90	496.10	465.30	62	35.75	34.10	31.90
63	557.70	524.70	491.70	63	37.95	36.30	33.55
64	590.70	555.50	520.30	64	40.15	37.95	35.75
65	624.80	587.40	550.00	65	42.35	40.15	37.40
66	678.70	638.00	597.30	66	46.20	43.45	40.70
67	735.90	691.90	647.90	67	50.05	47.30	44.00
68	798.60	751.30	704.00	68	53.90	51.15	47.85
69	866.80	815.10	763.40	69	58.85	55.00	51.70
70	939.40	884.40	828.30	70	63.25	59.40	55.55
71	1,031.80	971.30	909.70	71	69.85	65.45	61.05
72	1,133.00	1,065.90	997.70	72	76.45	72.05	67.10
73	1,244.10	1,169.30	1,094.50	73	83.60	78.65	73.70
74	1,365.10	1,283.70	1,201.20	74	91.85	86.35	80.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,498.20	1,408.00	1,316.70	75	100.10	94.60	88.55
76	1,686.30	1,585.10	1,482.80	76	112.75	106.70	99.55
77	1,896.40	1,783.10	1,668.70	77	127.05	119.90	112.20
78	2,134.00	2,006.40	1,877.70	78	143.00	134.75	125.95
79	2,400.20	2,257.20	2,113.10	79	160.60	151.25	141.90
80		2,538.80	2,378.20	80		169.95	158.95
81		2,856.70	2,676.30	81		191.40	179.30
82		3,214.20	3,010.70	82		215.05	201.30
83		3,615.70	3,386.90	83		242.00	226.60
84		4,066.70	3,810.40	84		272.25	255.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	236.50	221.10	205.70	18-44	15.95	15.40	14.30
45-49	279.40	261.80	245.30	45-49	19.25	18.70	17.05
50-54	327.80	309.10	290.40	50-54	22.55	21.45	19.80
55	436.70	410.30	383.90	55	29.15	27.50	25.85
56	462.00	434.50	407.00	56	31.35	29.70	27.50
57	488.40	459.80	431.20	57	33.00	31.35	29.15
58	515.90	487.30	456.50	58	35.20	33.00	30.80
59	545.60	514.80	484.00	59	36.85	35.20	32.45
60	576.40	544.50	511.50	60	39.05	36.85	34.10
61	610.50	576.40	541.20	61	41.80	39.05	36.30
62	646.80	610.50	573.10	62	44.00	41.80	38.50
63	684.20	645.70	605.00	63	46.75	44.00	40.70
64	724.90	683.10	640.20	64	48.95	46.75	43.45
65	766.70	721.60	676.50	65	51.70	48.95	45.65
66	833.80	784.30	735.90	66	56.65	53.35	50.05
67	905.30	852.50	799.70	67	61.05	57.75	53.90
68	983.40	926.20	869.00	68	66.55	62.70	58.85
69	1,069.20	1,006.50	944.90	69	72.05	68.20	63.80
70	1,160.50	1,093.40	1,026.30	70	78.10	73.70	68.75
71	1,277.10	1,203.40	1,128.60	71	85.80	81.40	75.90
72	1,404.70	1,323.30	1,240.80	72	94.60	89.10	83.60
73	1,545.50	1,455.30	1,364.00	73	103.95	97.90	91.85
74	1,700.60	1,599.40	1,498.20	74	113.85	107.25	100.65
75	1,870.00	1,758.90	1,646.70	75	124.85	117.70	110.55
76	2,104.30	1,980.00	1,853.50	76	140.80	132.55	124.30
77	2,367.20	2,227.50	2,086.70	77	158.40	149.05	140.25
78	2,663.10	2,505.80	2,348.50	78	178.20	167.75	157.30
79	2,995.30	2,819.30	2,642.20	79	200.20	188.65	177.10

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	304.70	287.10	268.40	18-44	20.35	19.25	18.15
45-49	361.90	341.00	319.00	45-49	24.75	23.10	22.00
50-54	429.00	403.70	378.40	50-54	29.15	27.50	25.85
55	572.00	535.70	499.40	55	38.50	36.30	34.10
56	606.10	567.60	529.10	56	41.25	38.50	36.30
57	641.30	600.60	559.90	57	43.45	40.70	37.95
58	678.70	635.80	592.90	58	46.20	42.90	40.15
59	718.30	673.20	627.00	59	48.40	45.65	42.35
60	760.10	711.70	663.30	60	51.15	47.85	44.55
61	806.30	753.50	701.80	61	54.45	50.60	47.30
62	853.60	797.50	741.40	62	57.75	53.90	50.05
63	904.20	843.70	784.30	63	60.50	56.65	52.80
64	958.10	893.20	828.30	64	64.35	59.95	56.10
65	1,014.20	944.90	875.60	65	67.65	63.25	58.85
66	1,104.40	1,030.70	957.00	66	73.70	69.30	64.35
67	1,201.20	1,123.10	1,043.90	67	80.30	75.35	70.40
68	1,306.80	1,223.20	1,140.70	68	87.45	81.95	76.45
69	1,421.20	1,333.20	1,245.20	69	95.15	89.65	83.60
70	1,545.50	1,452.00	1,358.50	70	103.40	97.35	90.75
71	1,694.00	1,589.50	1,483.90	71	113.30	106.70	99.55
72	1,856.80	1,739.10	1,621.40	72	124.30	116.60	108.35
73	2,033.90	1,903.00	1,771.00	73	135.85	127.60	118.25
74	2,228.60	2,081.20	1,933.80	74	149.05	139.15	129.25
75	2,442.00	2,277.00	2,112.00	75	162.80	151.80	140.80
76	2,708.20	2,535.50	2,362.80	76	180.95	169.40	157.85
77	3,003.00	2,822.60	2,642.20	77	200.20	188.65	176.55
78	3,328.60	3,142.70	2,955.70	78	222.20	209.55	197.45
79	3,691.60	3,498.00	3,305.50	79	246.40	233.20	220.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	402.60	381.70	360.80	18-44	26.95	25.85	24.75
45-49	482.90	459.80	435.60	45-49	32.45	31.35	29.70
50-54	578.60	552.20	525.80	50-54	39.05	37.40	35.20
55	762.30	723.80	684.20	55	51.70	48.95	46.20
56	807.40	765.60	722.70	56	55.00	51.70	48.95
57	854.70	809.60	763.40	57	57.75	54.45	51.70
58	905.30	856.90	806.30	58	61.05	57.75	54.45
59	958.10	905.30	851.40	59	64.35	61.05	57.20
60	1,014.20	957.00	898.70	60	67.65	63.80	59.95
61	1,072.50	1,010.90	948.20	61	72.05	67.65	63.80
62	1,133.00	1,067.00	999.90	62	75.90	71.50	67.10
63	1,197.90	1,126.40	1,054.90	63	80.30	75.35	70.95
64	1,266.10	1,189.10	1,112.10	64	85.25	79.75	74.80
65	1,337.60	1,255.10	1,172.60	65	89.65	84.15	78.65
66	1,437.70	1,356.30	1,276.00	66	96.25	91.30	85.80
67	1,544.40	1,465.20	1,387.10	67	103.40	98.45	92.95
68	1,658.80	1,584.00	1,508.10	68	111.10	106.15	101.20
69	1,782.00	1,710.50	1,639.00	69	119.35	114.40	109.45
70	1,914.00	1,848.00	1,782.00	70	127.60	123.20	118.80
71	2,099.90	2,022.90	1,947.00	71	140.25	135.30	129.80
72	2,302.30	2,214.30	2,127.40	72	154.00	147.95	141.90
73	2,524.50	2,424.40	2,323.20	73	168.30	161.70	155.10
74	2,768.70	2,653.20	2,537.70	74	184.80	177.10	169.40
75	3,036.00	2,904.00	2,772.00	75	202.40	193.60	184.80
76	3,375.90	3,220.80	3,064.60	76	225.50	215.05	204.60
77	3,754.30	3,570.60	3,386.90	77	250.80	238.70	226.05
78	4,173.40	3,958.90	3,742.20	78	278.85	264.55	250.25
79	4,640.90	4,389.00	4,136.00	79	309.65	293.15	276.10

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ, et al.

RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

SERFF Tracking #:

MILL-129314834

State Tracking #:**Company Tracking #:**

LTC3+ TQ FO

State:

District of Columbia

Filing Company:

MetLife Insurance Company of Connecticut

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

2013 Rate Increase Filing/145GEC01-30

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	The Overall % Indicated Change was determined by targeting a lifetime loss ratio of 60% assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using current best-estimate assumptions and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC3+_TQ_FO_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC3+_TQ_FO_DC_20140306.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2013 MetLife Auth Letter_LTC3+_TQ_FO_DC_20140306.pdf
Item Status:	
Status Date:	

METLIFE INSURANCE COMPANY OF CONNECTICUT

Address: 1300 Hall Boulevard, Bloomfield, CT 06002

Actuarial Memorandum for LTC3+ Tax-Qualified Nursing Facility Only Product

March 2014

<u>Product or Rider</u>	<u>Form Number</u>
Nursing Facility Only	H-LTC3JFQ, et al.
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO
Nonforfeiture Benefit Rider	H-NF3-6

This policy form is a tax-qualified individual policy form providing facility only long term care coverage. The form was issued in the District of Columbia in August 1997.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of the District of Columbia. It may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy which pays a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care or Alternate Plan of Care, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

This policy form is guaranteed renewable for life.

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4. Applicability

This filing is applicable to in-force policies only as this policy form is no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on this policy form.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

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Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	211.2%	215.6%
17	213.4%	215.6%
18 - 19	210.7%	210.7%
20	205.8%	205.8%
21	200.7%	200.7%
22	195.6%	195.6%
23	190.7%	190.7%
24	186.0%	186.0%
25	181.3%	181.3%
26	176.8%	176.8%
27	172.4%	172.4%
28	168.1%	168.1%
29	163.9%	163.9%
30	159.8%	159.8%
31	155.8%	155.8%
32	151.9%	151.9%
33	148.1%	148.1%
34	144.4%	144.4%
35	140.8%	140.8%
36	137.3%	137.3%
37	133.8%	133.8%
38	130.5%	130.5%
39	127.2%	127.2%
40	124.0%	124.0%
41	120.9%	120.9%
42	117.9%	117.9%
43	115.0%	115.0%
44	113.4%	112.1%
45	113.4%	109.3%
46	113.4%	106.6%
47+	113.4%	105.1%

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- b. Original Pricing Voluntary Lapse Rates. Historical voluntary lapse rates are based on actual experience of this policy form. Future voluntary lapse rates vary by duration and are shown in the following table:

Original Pricing Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	13.0%
2	10.0%
3	7.0%
4 +	4.0%

- c. Mortality. Historical mortality rates are based on actual experience of this policy form. Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

- d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions for morbidity and mortality are based on actual experience of the policies in-force under this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy. No shock lapse, reduced

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benefit option election, or adverse selection is assumed to result from the rate increase.

In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest (7.5%) have been set to the originally filed pricing assumptions used for determination of the expected loss ratio, as voluntary termination and interest are not to be used as justification for the rate increase. While the original pricing voluntary lapse and interest assumptions are not viewed as reasonable assumptions for future experience based on the information available today, the assumptions are being used to comply with District of Columbia Bulletin 03-PPI-005-11/24.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was 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.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, and inflation protection option. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

Issue Age	Price As a Percent of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

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9. Issue Age Range

Elimination periods of 20, 60, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	51.7%
Semi-Annual	0.51*AP	16.8%
Quarterly	0.26*AP	9.0%
Monthly	0.09*AP	22.5%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic 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 experience for this policy form is shown in Exhibit I, assuming no previous rate increases have been implemented nationwide which is consistent with the rate level approved in the District of Columbia. District of Columbia-specific experience for this policy form is shown in Exhibit II.

The company has chosen a credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 5%. Based on these parameters, 1,082 claims (over the entire historical period) is the criterion for full credibility. Using this standard, the nationwide experience provided with this filing is 50.0% credible; whereas District of Columbia-specific experience is only 0.0% credible. The

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credibility percentages shown in the following table are determined as $(\text{Number of Claims} / 1,082)^{1/2}$.

Experience	Claim Count	Credibility
District of Columbia	0	0.0%
Nationwide	271	50.0%

Based on this parameter, District of Columbia-specific experience for the above-referenced form is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j , assumed to occur mid-year

${}_jCR_{2012}$ = open claim reserve held on December 31, 2012 for claims incurred in year j

${}_jIBNR_{2012}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims incurred in year j

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.045 = 0.956938$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 7.5%, the originally filed pricing assumption for determination of the expected loss ratio.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of

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December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms in the District of Columbia.

The experience and projections in Exhibit I have been restated to reflect no previous rate increases on a nationwide basis, which is consistent with the rate level approved in the District of Columbia.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting an increase of 10.0%. Although a higher increase is being requested nationwide on this block of business, the rate increase request in the District of Columbia is being capped based on District of Columbia Bulletin 03-PPI-005-11/24, which requires that rate increases be limited to 10% annually.

Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Corresponding rate tables are included with this memorandum in Exhibit III. The actual rates implemented may vary slightly from those in Exhibit III due to rounding in the implementation algorithm.

18. District of Columbia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: \$555

After increase: \$611

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval.

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20. Nationwide Distribution of Business as of 12/31/2012 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	2.3%
48 - 52	3.0%
53 - 57	7.1%
58 - 62	16.9%
63 - 67	28.5%
68 - 72	26.4%
73 +	15.8%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	40.8%
60-day	17.7%
100-day	41.5%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	7.6%
3-Year	31.8%
5-Year	28.4%
Unlimited	32.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	17.1%
Compound	33.5%
CPI	49.4%

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21. Number of Policyholders

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	Number of Insured	Annual Premium based on 2012 In-force
District of Columbia	1	\$555
Nationwide	929	\$1,632,084

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22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company of Connecticut (MetLife of CT). I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the District of Columbia and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

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 the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: March 6, 2014

EXHIBIT I
MetLife Insurance Company of Connecticut
Nationwide Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	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				Calendar Year 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		
Historical Experience	1997	569,253	0	0.0%	968	1,746,370	0	0.0%				0.0102		0.990		7.5%	3.0678
	1998	1,814,209	26,822	1.5%	1,674	5,177,381	76,544	1.5%				0.0440		0.956		7.5%	2.8538
	1999	2,201,650	16,476	0.7%	1,652	5,844,705	43,739	0.7%				0.0412		0.959		7.5%	2.6547
	2000	2,131,685	280,658	13.2%	1,580	5,264,158	693,080	13.2%				0.0436		0.956		7.5%	2.4695
	2001	2,067,302	443,401	21.4%	1,517	4,748,990	1,018,577	21.4%				0.0399		0.960		7.5%	2.2972
	2002	2,023,280	553,619	27.4%	1,475	4,323,594	1,183,041	27.4%				0.0277		0.972		7.5%	2.1369
	2003	1,976,906	737,063	37.3%	1,438	3,929,764	1,465,160	37.3%				0.0251		0.975		7.5%	1.9878
	2004	1,931,398	2,027,581	105.0%	1,387	3,571,444	3,749,300	105.0%				0.0355		0.965		7.5%	1.8491
	2005	1,867,359	1,760,355	94.3%	1,322	3,212,116	3,028,054	94.3%				0.0469		0.953		7.5%	1.7201
	2006	1,817,205	1,674,052	92.1%	1,283	2,907,763	2,678,700	92.1%				0.0295		0.970		7.5%	1.6001
	2007	1,778,361	2,730,247	153.5%	1,237	2,647,077	4,063,951	153.5%				0.0359		0.964		7.5%	1.4885
	2008	1,720,273	3,779,438	219.7%	1,170	2,381,966	5,233,175	219.7%				0.0542		0.946		7.5%	1.3846
	2009	1,653,318	2,814,085	170.2%	1,122	2,129,542	3,624,657	170.2%				0.0410		0.959		7.5%	1.2880
2010	1,572,174	3,240,336	206.1%	1,059	1,883,743	3,882,497	206.1%				0.0561		0.944		7.5%	1.1982	
2011	1,438,117	2,048,351	142.4%	978	1,602,902	2,283,058	142.4%				0.0765		0.924		7.5%	1.1146	
2012	1,318,055	3,358,419	254.8%	929	1,366,588	3,482,083	254.8%				0.0501		0.950		7.5%	1.0368	
Projected Future Experience	2013	1,230,782	3,505,207	284.8%	847	1,187,072	3,380,721	284.8%	1.0000	1.1177	1.0000	0.0885	0.0000	0.912	0.934	7.5%	0.9645
	2014	1,102,663	3,478,715	315.5%	767	989,304	3,121,089	315.5%	1.0000	1.1078	1.0000	0.0938	0.0000	0.906	0.896	7.5%	0.8972
	2015	980,554	3,391,891	345.9%	691	818,371	2,830,875	345.9%	1.0000	1.0965	1.0000	0.0992	0.0000	0.901	0.889	7.5%	0.8346
	2016	865,461	3,264,504	377.2%	619	671,921	2,534,473	377.2%	1.0000	1.0904	1.0000	0.1046	0.0000	0.895	0.883	7.5%	0.7764
	2017	758,392	3,087,253	407.1%	551	547,716	2,229,637	407.1%	1.0000	1.0792	1.0000	0.1096	0.0000	0.890	0.876	7.5%	0.7222
	2018	660,178	2,878,478	436.0%	488	443,521	1,933,821	436.0%	1.0000	1.0711	1.0000	0.1142	0.0000	0.886	0.870	7.5%	0.6718
	2019	571,111	2,665,301	466.7%	430	356,915	1,665,679	466.7%	1.0000	1.0703	1.0000	0.1187	0.0000	0.881	0.865	7.5%	0.6249
	2020	491,005	2,458,033	500.6%	377	285,445	1,428,974	500.6%	1.0000	1.0727	1.0000	0.1233	0.0000	0.877	0.860	7.5%	0.5813
	2021	419,494	2,254,066	537.3%	329	226,858	1,218,975	537.3%	1.0000	1.0733	1.0000	0.1279	0.0000	0.872	0.854	7.5%	0.5408
	2022	356,131	2,055,977	577.3%	285	179,155	1,034,280	577.3%	1.0000	1.0744	1.0000	0.1325	0.0000	0.868	0.849	7.5%	0.5031
	2023	300,408	1,865,515	621.0%	246	140,580	872,991	621.0%	1.0000	1.0757	1.0000	0.1371	0.0000	0.863	0.844	7.5%	0.4680
	2024	251,779	1,682,838	668.4%	211	109,603	732,563	668.4%	1.0000	1.0763	1.0000	0.1417	0.0000	0.858	0.838	7.5%	0.4353
	2025	209,668	1,506,642	718.6%	180	84,904	610,104	718.6%	1.0000	1.0751	1.0000	0.1462	0.0000	0.854	0.833	7.5%	0.4049
	2026	173,489	1,340,304	772.6%	153	65,352	504,881	772.6%	1.0000	1.0751	1.0000	0.1507	0.0000	0.849	0.827	7.5%	0.3767
	2027	142,652	1,185,139	830.8%	129	49,987	415,285	830.8%	1.0000	1.0754	1.0000	0.1551	0.0000	0.845	0.822	7.5%	0.3504
	2028	116,577	1,044,547	896.0%	109	38,000	340,484	896.0%	1.0000	1.0785	1.0000	0.1593	0.0000	0.841	0.817	7.5%	0.3260
	2029	94,702	915,931	967.2%	91	28,716	277,730	967.2%	1.0000	1.0794	1.0000	0.1633	0.0000	0.837	0.812	7.5%	0.3032
	2030	76,493	802,005	1048.5%	76	21,576	226,219	1048.5%	1.0000	1.0841	1.0000	0.1671	0.0000	0.833	0.808	7.5%	0.2821
	2031	61,447	700,589	1140.2%	63	16,123	183,826	1140.2%	1.0000	1.0874	1.0000	0.1708	0.0000	0.829	0.803	7.5%	0.2624
	2032	49,104	610,013	1242.3%	52	11,985	148,893	1242.3%	1.0000	1.0896	1.0000	0.1742	0.0000	0.826	0.799	7.5%	0.2441
	2033	39,049	528,372	1353.1%	43	8,866	119,968	1353.1%	1.0000	1.0892	1.0000	0.1774	0.0000	0.823	0.795	7.5%	0.2271
	2034	30,910	455,653	1474.1%	35	6,529	96,239	1474.1%	1.0000	1.0894	1.0000	0.1803	0.0000	0.820	0.792	7.5%	0.2112
	2035	24,363	391,546	1607.1%	29	4,787	76,929	1607.1%	1.0000	1.0902	1.0000	0.1831	0.0000	0.817	0.788	7.5%	0.1965
	2036	19,128	336,353	1758.4%	23	3,496	61,475	1758.4%	1.0000	1.0941	1.0000	0.1856	0.0000	0.814	0.785	7.5%	0.1828
	2037	14,965	287,886	1923.7%	19	2,544	48,946	1923.7%	1.0000	1.0940	1.0000	0.1880	0.0000	0.812	0.782	7.5%	0.1700
	2038	11,672	246,350	2110.6%	15	1,846	38,962	2110.6%	1.0000	1.0972	1.0000	0.1902	0.0000	0.810	0.780	7.5%	0.1582
	2039	9,079	210,349	2316.8%	12	1,336	30,947	2316.8%	1.0000	1.0977	1.0000	0.1923	0.0000	0.808	0.778	7.5%	0.1471
	2040	7,048	179,197	2542.7%	10	965	24,524	2542.7%	1.0000	1.0975	1.0000	0.1942	0.0000	0.806	0.776	7.5%	0.1369
	2041	5,461	152,298	2788.9%	8	695	19,389	2788.9%	1.0000	1.0968	1.0000	0.1962	0.0000	0.804	0.775	7.5%	0.1273
	2042	4,226	129,161	3056.5%	6	500	15,296	3056.5%	1.0000	1.0960	1.0000	0.1982	0.0000	0.802	0.774	7.5%	0.1184
	2043	3,266	109,857	3363.5%	5	360	12,102	3363.5%	1.0000	1.1004	1.0000	0.2004	0.0000	0.800	0.773	7.5%	0.1102
	2044	2,522	93,587	3711.3%	4	268	9,591	3711.3%	1.0000	1.1034	1.0000	0.2028	0.0000	0.797	0.772	7.5%	0.1025
	2045	1,944	80,474	4138.9%	3	185	7,672	4138.9%	1.0000	1.1152	1.0000	0.2056	0.0000	0.794	0.771	7.5%	0.0953
	2046	1,497	69,299	4629.9%	3	133	6,145	4629.9%	1.0000	1.1186	1.0000	0.2089	0.0000	0.791	0.770	7.5%	0.0887
2047	1,150	59,272	5155.3%	2	95	4,889	5155.3%	1.0000	1.1135	1.0000	0.2127	0.0000	0.787	0.768	7.5%	0.0825	
2048	881	50,003	5678.0%	2	68	3,837	5678.0%	1.0000	1.1014	1.0000	0.2170	0.0000	0.783	0.766	7.5%	0.0767	
2049	672	41,632	6194.9%	1	48	2,972	6194.9%	1.0000	1.0910	1.0000	0.2220	0.0000	0.778	0.763	7.5%	0.0714	
2050	510	34,339	6727.1%	1	34	2,280	6727.1%	1.0000	1.0859	1.0000	0.2276	0.0000	0.772	0.760	7.5%	0.0664	
2051	386	28,092	7286.5%	1	24	1,735	7286.5%	1.0000	1.0832	1.0000	0.2339	0.0000	0.766	0.755	7.5%	0.0618	
2052	289	22,474	7771.1%	1	17	1,291	7771.1%	1.0000	1.0665	1.0000	0.2408	0.0000	0.759	0.750	7.5%	0.0575	
Past		27,880,547	25,490,902	91.4%	20,791	52,738,103	36,505,617	69.2%									
Future		9,091,104	44,199,141	486.2%	6,920	6,305,888	26,276,690	416.7%									
Lifetime		36,971,651	69,690,044	188.5%	27,711	59,043,990	62,782,307	106.3%									

EXHIBIT I
MetLife Insurance Company of Connecticut
Nationwide Experience Projections with 10.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	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				Calendar Year 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		
Historical Experience	1997	569,253	0	0.0%	968	1,746,370	0	0.0%				0.0102		0.990		7.5%	3.0678
	1998	1,814,209	26,822	1.5%	1,674	5,177,381	76,544	1.5%				0.0440		0.956		7.5%	2.8538
	1999	2,201,650	16,476	0.7%	1,652	5,844,705	43,739	0.7%				0.0412		0.959		7.5%	2.6547
	2000	2,131,685	280,658	13.2%	1,580	5,264,158	693,080	13.2%				0.0436		0.956		7.5%	2.4695
	2001	2,067,302	443,401	21.4%	1,517	4,748,990	1,018,577	21.4%				0.0399		0.960		7.5%	2.2972
	2002	2,023,280	553,619	27.4%	1,475	4,323,594	1,183,041	27.4%				0.0277		0.972		7.5%	2.1369
	2003	1,976,906	737,063	37.3%	1,438	3,929,764	1,465,160	37.3%				0.0251		0.975		7.5%	1.9878
	2004	1,931,398	2,027,581	105.0%	1,387	3,571,444	3,749,300	105.0%				0.0355		0.965		7.5%	1.8491
	2005	1,867,359	1,760,355	94.3%	1,322	3,212,116	3,028,054	94.3%				0.0469		0.953		7.5%	1.7201
	2006	1,817,205	1,674,052	92.1%	1,283	2,907,763	2,678,700	92.1%				0.0295		0.970		7.5%	1.6001
	2007	1,778,361	2,730,247	153.5%	1,237	2,647,077	4,063,951	153.5%				0.0359		0.964		7.5%	1.4885
	2008	1,720,273	3,779,438	219.7%	1,170	2,381,966	5,233,175	219.7%				0.0542		0.946		7.5%	1.3846
	2009	1,653,318	2,814,085	170.2%	1,122	2,129,542	3,624,657	170.2%				0.0410		0.959		7.5%	1.2880
2010	1,572,174	3,240,336	206.1%	1,059	1,883,743	3,882,497	206.1%				0.0561		0.944		7.5%	1.1982	
2011	1,438,117	2,048,351	142.4%	978	1,602,902	2,283,058	142.4%				0.0765		0.924		7.5%	1.1146	
2012	1,318,055	3,358,419	254.8%	929	1,366,588	3,482,083	254.8%				0.0501		0.950		7.5%	1.0368	
Projected Future Experience	2013	1,230,782	3,505,207	284.8%	847	1,187,072	3,380,721	284.8%	1.0000	1.1177	1.0000	0.0885	0.0000	0.912	0.934	7.5%	0.9645
	2014	1,158,278	3,478,715	300.3%	767	1,039,202	3,121,089	300.3%	1.0526	1.1078	1.0000	0.0938	0.0000	0.906	0.896	7.5%	0.8972
	2015	1,078,610	3,391,891	314.5%	691	900,209	2,830,875	314.5%	1.0450	1.0965	1.0000	0.0992	0.0000	0.901	0.889	7.5%	0.8346
	2016	952,008	3,264,504	342.9%	619	739,113	2,534,473	342.9%	1.0000	1.0904	1.0000	0.1046	0.0000	0.895	0.883	7.5%	0.7764
	2017	834,232	3,087,253	370.1%	551	602,488	2,229,637	370.1%	1.0000	1.0792	1.0000	0.1096	0.0000	0.890	0.876	7.5%	0.7222
	2018	726,196	2,878,478	396.4%	488	487,874	1,933,821	396.4%	1.0000	1.0711	1.0000	0.1142	0.0000	0.886	0.870	7.5%	0.6718
	2019	628,222	2,665,301	424.3%	430	392,607	1,665,679	424.3%	1.0000	1.0703	1.0000	0.1187	0.0000	0.881	0.865	7.5%	0.6249
	2020	540,106	2,458,033	455.1%	377	313,990	1,428,974	455.1%	1.0000	1.0727	1.0000	0.1233	0.0000	0.877	0.860	7.5%	0.5813
	2021	461,444	2,254,066	488.5%	329	249,544	1,218,975	488.5%	1.0000	1.0733	1.0000	0.1279	0.0000	0.872	0.854	7.5%	0.5408
	2022	391,744	2,055,977	524.8%	285	197,071	1,034,280	524.8%	1.0000	1.0744	1.0000	0.1325	0.0000	0.868	0.849	7.5%	0.5031
	2023	330,449	1,865,515	564.5%	246	154,638	872,991	564.5%	1.0000	1.0757	1.0000	0.1371	0.0000	0.863	0.844	7.5%	0.4680
	2024	276,957	1,682,838	607.6%	211	120,563	732,563	607.6%	1.0000	1.0763	1.0000	0.1417	0.0000	0.858	0.838	7.5%	0.4353
	2025	230,635	1,506,642	653.3%	180	93,394	610,104	653.3%	1.0000	1.0751	1.0000	0.1462	0.0000	0.854	0.833	7.5%	0.4049
	2026	190,837	1,340,304	702.3%	153	71,887	504,881	702.3%	1.0000	1.0751	1.0000	0.1507	0.0000	0.849	0.827	7.5%	0.3767
	2027	156,917	1,185,139	755.3%	129	54,985	415,285	755.3%	1.0000	1.0754	1.0000	0.1551	0.0000	0.845	0.822	7.5%	0.3504
	2028	128,235	1,044,547	814.6%	109	41,800	340,484	814.6%	1.0000	1.0785	1.0000	0.1593	0.0000	0.841	0.817	7.5%	0.3260
	2029	104,173	915,931	879.2%	91	31,587	277,730	879.2%	1.0000	1.0794	1.0000	0.1633	0.0000	0.837	0.812	7.5%	0.3032
	2030	84,142	802,005	953.2%	76	23,734	226,219	953.2%	1.0000	1.0841	1.0000	0.1671	0.0000	0.833	0.808	7.5%	0.2821
	2031	67,591	700,589	1036.5%	63	17,735	183,826	1036.5%	1.0000	1.0874	1.0000	0.1708	0.0000	0.829	0.803	7.5%	0.2624
	2032	54,015	610,013	1129.3%	52	13,184	148,893	1129.3%	1.0000	1.0896	1.0000	0.1742	0.0000	0.826	0.799	7.5%	0.2441
	2033	42,953	528,372	1230.1%	43	9,753	119,968	1230.1%	1.0000	1.0892	1.0000	0.1774	0.0000	0.823	0.795	7.5%	0.2271
	2034	34,001	455,653	1340.1%	35	7,181	96,239	1340.1%	1.0000	1.0894	1.0000	0.1803	0.0000	0.820	0.792	7.5%	0.2112
	2035	26,799	391,546	1461.0%	29	5,265	76,929	1461.0%	1.0000	1.0902	1.0000	0.1831	0.0000	0.817	0.788	7.5%	0.1965
	2036	21,041	336,353	1598.6%	23	3,846	61,475	1598.6%	1.0000	1.0941	1.0000	0.1856	0.0000	0.814	0.785	7.5%	0.1828
	2037	16,462	287,886	1748.8%	19	2,799	48,946	1748.8%	1.0000	1.0940	1.0000	0.1880	0.0000	0.812	0.782	7.5%	0.1700
	2038	12,839	246,350	1918.8%	15	2,031	38,962	1918.8%	1.0000	1.0972	1.0000	0.1902	0.0000	0.810	0.780	7.5%	0.1582
	2039	9,987	210,349	2106.1%	12	1,469	30,947	2106.1%	1.0000	1.0977	1.0000	0.1923	0.0000	0.808	0.778	7.5%	0.1471
	2040	7,752	179,197	2311.5%	10	1,061	24,524	2311.5%	1.0000	1.0975	1.0000	0.1942	0.0000	0.806	0.776	7.5%	0.1369
	2041	6,007	152,298	2535.3%	8	765	19,389	2535.3%	1.0000	1.0968	1.0000	0.1989	0.0000	0.804	0.775	7.5%	0.1273
	2042	4,648	129,161	2778.6%	6	550	15,296	2778.6%	1.0000	1.0960	1.0000	0.1982	0.0000	0.802	0.774	7.5%	0.1184
	2043	3,593	109,857	3057.7%	5	396	12,102	3057.7%	1.0000	1.1004	1.0000	0.2004	0.0000	0.800	0.773	7.5%	0.1102
	2044	2,774	93,587	3374.0%	4	284	9,591	3374.0%	1.0000	1.1034	1.0000	0.2028	0.0000	0.797	0.772	7.5%	0.1025
	2045	2,139	80,474	3762.6%	3	204	7,672	3762.6%	1.0000	1.1152	1.0000	0.2056	0.0000	0.794	0.771	7.5%	0.0953
	2046	1,646	69,299	4209.0%	3	146	6,145	4209.0%	1.0000	1.1186	1.0000	0.2089	0.0000	0.791	0.770	7.5%	0.0887
	2047	1,265	59,272	4686.6%	2	104	4,889	4686.6%	1.0000	1.1135	1.0000	0.2127	0.0000	0.787	0.768	7.5%	0.0825
2048	969	50,003	5161.8%	2	74	3,837	5161.8%	1.0000	1.1014	1.0000	0.2170	0.0000	0.783	0.766	7.5%	0.0767	
2049	739	41,632	5631.8%	1	53	2,972	5631.8%	1.0000	1.0910	1.0000	0.2220	0.0000	0.778	0.763	7.5%	0.0714	
2050	562	34,339	6115.5%	1	37	2,280	6115.5%	1.0000	1.0859	1.0000	0.2276	0.0000	0.772	0.760	7.5%	0.0664	
2051	424	28,092	6624.1%	1	26	1,735	6624.1%	1.0000	1.0832	1.0000	0.2339	0.0000	0.766	0.755	7.5%	0.0618	
2052	318	22,474	7064.6%	1	18	1,291	7064.6%	1.0000	1.0665	1.0000	0.2408	0.0000	0.759	0.750	7.5%	0.0575	
Past		27,880,547	25,490,902	91.4%	20,791	52,738,103	36,505,617	69.2%									
Future		9,822,489	44,199,141	450.0%	6,920	6,768,739	26,276,690	388.2%									
Lifetime		37,703,036	69,690,044	184.8%	27,711	59,506,841	62,782,307	105.5%									

EXHIBIT II
MetLife Insurance Company of Connecticut
District of Columbia-specific Experience Projections with No Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	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				Calendar Year 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		
Historical Experience	1997	231	0	0.0%	1	709	0	0.0%				0.0000		1.000		7.5%	3.0678
	1998	555	0	0.0%	1	1,584	0	0.0%				0.0000		1.000		7.5%	2.8538
	1999	555	0	0.0%	1	1,473	0	0.0%				0.0000		1.000		7.5%	2.6547
	2000	555	0	0.0%	1	1,371	0	0.0%				0.0000		1.000		7.5%	2.4695
	2001	555	0	0.0%	1	1,275	0	0.0%				0.0000		1.000		7.5%	2.2972
	2002	555	0	0.0%	1	1,186	0	0.0%				0.0000		1.000		7.5%	2.1369
	2003	555	0	0.0%	1	1,103	0	0.0%				0.0000		1.000		7.5%	1.9878
	2004	555	0	0.0%	1	1,026	0	0.0%				0.0000		1.000		7.5%	1.8491
	2005	555	0	0.0%	1	955	0	0.0%				0.0000		1.000		7.5%	1.7201
	2006	555	0	0.0%	1	888	0	0.0%				0.0000		1.000		7.5%	1.6001
	2007	555	0	0.0%	1	826	0	0.0%				0.0000		1.000		7.5%	1.4885
	2008	555	0	0.0%	1	768	0	0.0%				0.0000		1.000		7.5%	1.3846
	2009	555	0	0.0%	1	715	0	0.0%				0.0000		1.000		7.5%	1.2880
2010	555	5	0.9%	1	665	6	0.9%				0.0000		1.000		7.5%	1.1982	
2011	555	20	3.6%	1	619	22	3.6%				0.0000		1.000		7.5%	1.1146	
2012	555	102	18.4%	1	575	106	18.4%				0.0000		1.000		7.5%	1.0368	
Projected Future Experience	2013	540	819	151.6%	1	521	790	151.6%	1.0000	8.2197	1.0000	0.0602	0.0000	0.940	0.973	7.5%	0.9645
	2014	507	1,058	208.8%	1	455	949	208.8%	1.0000	1.3774	1.0000	0.0634	0.0000	0.937	0.938	7.5%	0.8972
	2015	474	1,398	295.2%	1	395	1,167	295.2%	1.0000	1.4136	1.0000	0.0670	0.0000	0.933	0.935	7.5%	0.8346
	2016	441	1,604	363.6%	1	342	1,245	363.6%	1.0000	1.2321	1.0000	0.0708	0.0000	0.929	0.931	7.5%	0.7764
	2017	409	1,759	430.1%	1	295	1,270	430.1%	1.0000	1.1827	1.0000	0.0749	0.0000	0.925	0.927	7.5%	0.7222
	2018	378	1,912	506.4%	1	254	1,284	506.4%	1.0000	1.1775	1.0000	0.0793	0.0000	0.921	0.923	7.5%	0.6718
	2019	347	2,022	583.2%	1	217	1,264	583.2%	1.0000	1.1516	1.0000	0.0843	0.0000	0.916	0.918	7.5%	0.6249
	2020	317	2,097	662.5%	1	184	1,219	662.5%	1.0000	1.1360	1.0000	0.0898	0.0000	0.910	0.913	7.5%	0.5813
	2021	287	2,121	738.7%	1	155	1,147	738.7%	1.0000	1.1150	1.0000	0.0959	0.0000	0.904	0.907	7.5%	0.5408
	2022	259	2,160	835.0%	1	130	1,087	835.0%	1.0000	1.1304	1.0000	0.1028	0.0000	0.897	0.901	7.5%	0.5031
	2023	231	2,315	1001.2%	1	108	1,083	1001.2%	1.0000	1.1990	1.0000	0.1104	0.0000	0.890	0.894	7.5%	0.4680
	2024	205	2,467	1205.1%	1	89	1,074	1205.1%	1.0000	1.2036	1.0000	0.1188	0.0000	0.881	0.886	7.5%	0.4353
	2025	180	2,530	1408.9%	1	73	1,024	1408.9%	1.0000	1.1691	1.0000	0.1279	0.0000	0.872	0.877	7.5%	0.4049
	2026	156	2,497	1603.0%	1	59	941	1603.0%	1.0000	1.1377	1.0000	0.1377	0.0000	0.862	0.868	7.5%	0.3767
	2027	134	2,371	1775.2%	1	47	831	1775.2%	1.0000	1.1074	1.0000	0.1480	0.0000	0.852	0.857	7.5%	0.3504
	2028	113	2,142	1892.9%	1	37	698	1892.9%	1.0000	1.0663	1.0000	0.1588	0.0000	0.841	0.847	7.5%	0.3260
	2029	95	1,842	1947.0%	1	29	558	1947.0%	1.0000	1.0286	1.0000	0.1698	0.0000	0.830	0.836	7.5%	0.3032
	2030	78	1,554	1991.6%	1	22	438	1991.6%	1.0000	1.0229	1.0000	0.1810	0.0000	0.819	0.825	7.5%	0.2821
	2031	64	1,296	2040.7%	1	17	340	2040.7%	1.0000	1.0247	1.0000	0.1923	0.0000	0.808	0.814	7.5%	0.2624
	2032	51	1,066	2091.0%	1	12	260	2091.0%	1.0000	1.0247	1.0000	0.2036	0.0000	0.796	0.803	7.5%	0.2441
	2033	40	864	2140.3%	1	9	196	2140.3%	1.0000	1.0236	1.0000	0.2147	0.0000	0.785	0.791	7.5%	0.2271
	2034	31	690	2190.7%	1	7	146	2190.7%	1.0000	1.0235	1.0000	0.2259	0.0000	0.774	0.780	7.5%	0.2112
	2035	24	542	2239.7%	1	5	107	2239.7%	1.0000	1.0224	1.0000	0.2376	0.0000	0.762	0.769	7.5%	0.1965
	2036	18	420	2291.8%	1	3	77	2291.8%	1.0000	1.0233	1.0000	0.2503	0.0000	0.750	0.757	7.5%	0.1828
	2037	14	332	2437.9%	1	2	56	2437.9%	1.0000	1.0637	1.0000	0.2646	0.0000	0.735	0.744	7.5%	0.1700
	2038	10	265	2673.0%	1	2	42	2673.0%	1.0000	1.0964	1.0000	0.2808	0.0000	0.719	0.729	7.5%	0.1582
	2039	7	194	2741.6%	1	1	28	2741.6%	1.0000	1.0257	1.0000	0.2995	0.0000	0.700	0.711	7.5%	0.1471
	2040	5	138	2818.9%	1	1	19	2818.9%	1.0000	1.0282	1.0000	0.3213	0.0000	0.679	0.691	7.5%	0.1369
	2041	3	96	2936.9%	1	0	12	2936.9%	1.0000	1.0419	1.0000	0.3465	0.0000	0.654	0.668	7.5%	0.1273
	2042	2	65	3089.8%	1	0	8	3089.8%	1.0000	1.0521	1.0000	0.3757	0.0000	0.624	0.642	7.5%	0.1184
	2043	1	42	3247.1%	1	0	5	3247.1%	1.0000	1.0509	1.0000	0.4094	0.0000	0.591	0.611	7.5%	0.1102
	2044	1	25	3414.5%	1	0	3	3414.5%	1.0000	1.0515	1.0000	0.4481	0.0000	0.552	0.576	7.5%	0.1025
	2045	0	14	3585.7%	1	0	1	3585.7%	1.0000	1.0501	1.0000	0.4923	0.0000	0.508	0.536	7.5%	0.0953
	2046	0	7	3768.8%	1	0	1	3768.8%	1.0000	1.0511	1.0000	0.5425	0.0000	0.457	0.490	7.5%	0.0887
	2047	0	3	3958.7%	1	0	0	3958.7%	1.0000	1.0504	1.0000	0.5993	0.0000	0.401	0.439	7.5%	0.0825
2048	0	1	4157.8%	1	0	0	4157.8%	1.0000	1.0503	1.0000	0.6632	0.0000	0.337	0.381	7.5%	0.0767	
2049	0	0	4374.3%	1	0	0	4374.3%	1.0000	1.0521	1.0000	0.7350	0.0000	0.265	0.317	7.5%	0.0714	
2050	0	0	4597.7%	1	0	0	4597.7%	1.0000	1.0511	1.0000	0.8158	0.0000	0.184	0.246	7.5%	0.0664	
2051	0	0	4831.8%	1	0	0	4831.8%	1.0000	1.0509	1.0000	0.9103	0.0000	0.090	0.166	7.5%	0.0618	
2052	0	0	5083.2%	1	0	0	5083.2%	1.0000	1.0520	1.0000	0.9520	0.0000	0.048	0.080	7.5%	0.0575	
Past		8,556	127	1.5%	16	15,738	134	0.9%									
Future		5,420	40,729	751.4%	40	3,471	19,372	558.1%									
Lifetime		13,977	40,857	292.3%	56	19,210	19,506	101.5%									

EXHIBIT II
MetLife Insurance Company of Connecticut
District of Columbia-specific Experience Projections with 10.0% Increase
LTC3+ Tax-Qualified Nursing Facility Only Policy Form

	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				Calendar Year 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		
Historical Experience	1997	231	0	0.0%	1	709	0	0.0%				0.0000		1.000		7.5%	3.0678
	1998	555	0	0.0%	1	1,584	0	0.0%				0.0000		1.000		7.5%	2.8538
	1999	555	0	0.0%	1	1,473	0	0.0%				0.0000		1.000		7.5%	2.6547
	2000	555	0	0.0%	1	1,371	0	0.0%				0.0000		1.000		7.5%	2.4695
	2001	555	0	0.0%	1	1,275	0	0.0%				0.0000		1.000		7.5%	2.2972
	2002	555	0	0.0%	1	1,186	0	0.0%				0.0000		1.000		7.5%	2.1369
	2003	555	0	0.0%	1	1,103	0	0.0%				0.0000		1.000		7.5%	1.9878
	2004	555	0	0.0%	1	1,026	0	0.0%				0.0000		1.000		7.5%	1.8491
	2005	555	0	0.0%	1	955	0	0.0%				0.0000		1.000		7.5%	1.7201
	2006	555	0	0.0%	1	888	0	0.0%				0.0000		1.000		7.5%	1.6001
	2007	555	0	0.0%	1	826	0	0.0%				0.0000		1.000		7.5%	1.4885
	2008	555	0	0.0%	1	768	0	0.0%				0.0000		1.000		7.5%	1.3846
	2009	555	0	0.0%	1	715	0	0.0%				0.0000		1.000		7.5%	1.2880
2010	555	5	0.9%	1	665	6	0.9%				0.0000		1.000		7.5%	1.1982	
2011	555	20	3.6%	1	619	22	3.6%				0.0000		1.000		7.5%	1.1146	
2012	555	102	18.4%	1	575	106	18.4%				0.0000		1.000		7.5%	1.0368	
Projected Future Experience	2013	540	819	151.6%	1	521	790	151.6%	1.0000	8.2197	1.0000	0.0602	0.0000	0.940	0.973	7.5%	0.9645
	2014	527	1,058	200.8%	1	473	949	200.8%	1.0416	1.3774	1.0000	0.0634	0.0000	0.937	0.938	7.5%	0.8972
	2015	521	1,398	268.3%	1	435	1,167	268.3%	1.0560	1.4136	1.0000	0.0670	0.0000	0.933	0.935	7.5%	0.8346
	2016	485	1,604	330.6%	1	377	1,245	330.6%	1.0000	1.2321	1.0000	0.0708	0.0000	0.929	0.931	7.5%	0.7764
	2017	450	1,759	391.0%	1	325	1,270	391.0%	1.0000	1.1827	1.0000	0.0749	0.0000	0.925	0.927	7.5%	0.7222
	2018	415	1,912	460.4%	1	279	1,284	460.4%	1.0000	1.1775	1.0000	0.0793	0.0000	0.921	0.923	7.5%	0.6718
	2019	381	2,022	530.2%	1	238	1,264	530.2%	1.0000	1.1516	1.0000	0.0843	0.0000	0.916	0.918	7.5%	0.6249
	2020	348	2,097	602.3%	1	202	1,219	602.3%	1.0000	1.1360	1.0000	0.0898	0.0000	0.910	0.913	7.5%	0.5813
	2021	316	2,121	671.5%	1	171	1,147	671.5%	1.0000	1.1150	1.0000	0.0959	0.0000	0.904	0.907	7.5%	0.5408
	2022	285	2,160	759.1%	1	143	1,087	759.1%	1.0000	1.1304	1.0000	0.1028	0.0000	0.897	0.901	7.5%	0.5031
	2023	254	2,315	910.2%	1	119	1,083	910.2%	1.0000	1.1990	1.0000	0.1104	0.0000	0.890	0.894	7.5%	0.4680
	2024	225	2,467	1095.5%	1	98	1,074	1095.5%	1.0000	1.2036	1.0000	0.1188	0.0000	0.881	0.886	7.5%	0.4353
	2025	198	2,530	1280.8%	1	80	1,024	1280.8%	1.0000	1.1691	1.0000	0.1279	0.0000	0.872	0.877	7.5%	0.4049
	2026	171	2,497	1457.2%	1	65	941	1457.2%	1.0000	1.1377	1.0000	0.1377	0.0000	0.862	0.868	7.5%	0.3767
	2027	147	2,371	1613.8%	1	51	831	1613.8%	1.0000	1.1074	1.0000	0.1480	0.0000	0.852	0.857	7.5%	0.3504
	2028	124	2,142	1720.8%	1	41	698	1720.8%	1.0000	1.0663	1.0000	0.1588	0.0000	0.841	0.847	7.5%	0.3260
	2029	104	1,842	1770.0%	1	32	558	1770.0%	1.0000	1.0286	1.0000	0.1698	0.0000	0.830	0.836	7.5%	0.3032
	2030	86	1,554	1810.5%	1	24	438	1810.5%	1.0000	1.0229	1.0000	0.1810	0.0000	0.819	0.825	7.5%	0.2821
	2031	70	1,296	1855.1%	1	18	340	1855.1%	1.0000	1.0247	1.0000	0.1923	0.0000	0.808	0.814	7.5%	0.2624
	2032	56	1,066	1901.0%	1	14	260	1901.0%	1.0000	1.0247	1.0000	0.2036	0.0000	0.796	0.803	7.5%	0.2441
	2033	44	864	1945.8%	1	10	196	1945.8%	1.0000	1.0236	1.0000	0.2147	0.0000	0.785	0.791	7.5%	0.2271
	2034	35	690	1991.5%	1	7	146	1991.5%	1.0000	1.0235	1.0000	0.2259	0.0000	0.774	0.780	7.5%	0.2112
	2035	27	542	2036.1%	1	5	107	2036.1%	1.0000	1.0224	1.0000	0.2376	0.0000	0.762	0.769	7.5%	0.1965
	2036	20	420	2083.5%	1	4	77	2083.5%	1.0000	1.0233	1.0000	0.2503	0.0000	0.750	0.757	7.5%	0.1828
	2037	15	332	2216.3%	1	3	56	2216.3%	1.0000	1.0637	1.0000	0.2646	0.0000	0.735	0.744	7.5%	0.1700
	2038	11	265	2430.0%	1	2	42	2430.0%	1.0000	1.0964	1.0000	0.2808	0.0000	0.719	0.729	7.5%	0.1582
	2039	8	194	2492.4%	1	1	28	2492.4%	1.0000	1.0257	1.0000	0.2995	0.0000	0.700	0.711	7.5%	0.1471
	2040	5	138	2562.6%	1	1	19	2562.6%	1.0000	1.0282	1.0000	0.3213	0.0000	0.679	0.691	7.5%	0.1369
	2041	4	96	2670.0%	1	0	12	2670.0%	1.0000	1.0419	1.0000	0.3465	0.0000	0.654	0.668	7.5%	0.1273
	2042	2	65	2808.9%	1	0	8	2808.9%	1.0000	1.0521	1.0000	0.3757	0.0000	0.624	0.642	7.5%	0.1184
	2043	1	42	2951.9%	1	0	5	2951.9%	1.0000	1.0509	1.0000	0.4094	0.0000	0.591	0.611	7.5%	0.1102
	2044	1	25	3104.1%	1	0	3	3104.1%	1.0000	1.0515	1.0000	0.4481	0.0000	0.552	0.576	7.5%	0.1025
	2045	0	14	3259.7%	1	0	1	3259.7%	1.0000	1.0501	1.0000	0.4923	0.0000	0.508	0.536	7.5%	0.0953
	2046	0	7	3426.2%	1	0	1	3426.2%	1.0000	1.0511	1.0000	0.5425	0.0000	0.457	0.490	7.5%	0.0887
	2047	0	3	3598.8%	1	0	0	3598.8%	1.0000	1.0504	1.0000	0.5993	0.0000	0.401	0.439	7.5%	0.0825
2048	0	1	3779.8%	1	0	0	3779.8%	1.0000	1.0503	1.0000	0.6632	0.0000	0.337	0.381	7.5%	0.0767	
2049	0	0	3976.6%	1	0	0	3976.6%	1.0000	1.0521	1.0000	0.7350	0.0000	0.265	0.317	7.5%	0.0714	
2050	0	0	4179.7%	1	0	0	4179.7%	1.0000	1.0511	1.0000	0.8158	0.0000	0.184	0.246	7.5%	0.0664	
2051	0	0	4392.5%	1	0	0	4392.5%	1.0000	1.0509	1.0000	0.9103	0.0000	0.090	0.166	7.5%	0.0618	
2052	0	0	4621.1%	1	0	0	4621.1%	1.0000	1.0520	1.0000	0.9520	0.0000	0.048	0.080	7.5%	0.0575	
Past		8,556	127	1.5%	16	15,738	134	0.9%									
Future		5,878	40,729	692.9%	40	3,739	19,372	518.1%									
Lifetime		14,434	40,857	283.1%	56	19,478	19,506	100.1%									

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	105.60	97.90	89.10	18-44	7.15	7.15	6.60
45-49	121.00	113.30	103.40	45-49	8.80	8.25	7.70
50-54	136.40	128.70	119.90	50-54	9.90	9.35	8.80
55	188.10	174.90	160.60	55	12.65	12.10	11.55
56	201.30	187.00	171.60	56	13.75	13.20	12.65
57	215.60	200.20	183.70	57	14.85	13.75	13.20
58	231.00	214.50	195.80	58	15.95	14.85	13.75
59	247.50	228.80	210.10	59	16.50	15.95	14.85
60	264.00	244.20	223.30	60	17.60	16.50	15.40
61	282.70	261.80	238.70	61	19.25	18.15	16.50
62	302.50	279.40	255.20	62	20.35	19.25	17.60
63	323.40	298.10	271.70	63	22.00	20.35	18.70
64	346.50	319.00	290.40	64	23.65	22.00	19.80
65	369.60	339.90	309.10	65	24.75	23.10	20.90
66	404.80	371.80	337.70	66	27.50	25.30	23.10
67	443.30	405.90	368.50	67	30.25	28.05	25.30
68	486.20	443.30	401.50	68	33.00	30.25	26.95
69	532.40	485.10	437.80	69	35.75	33.00	29.70
70	581.90	529.10	476.30	70	39.05	35.75	31.90
71	642.40	581.90	520.30	71	43.45	39.60	35.20
72	709.50	639.10	568.70	72	47.85	43.45	38.50
73	783.20	701.80	620.40	73	52.80	47.85	41.80
74	863.50	771.10	677.60	74	58.30	52.25	45.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	952.60	845.90	739.20	75	64.35	57.20	49.50
76	1,072.50	952.60	832.70	76	72.60	64.35	56.10
77	1,207.80	1,072.50	936.10	77	81.40	72.60	62.70
78	1,359.60	1,206.70	1,053.80	78	91.85	81.40	70.95
79	1,530.10	1,358.50	1,185.80	79	102.85	91.30	79.75
80		1,527.90	1,333.20	80	115.50	102.30	89.10
81		1,719.30	1,500.40	81	130.35	115.50	100.65
82		1,934.90	1,687.40	82	146.30	129.80	113.30
83		2,178.00	1,898.60	83	164.45	145.75	127.05
84		2,450.80	2,136.20	84	184.80	163.90	143.00
				85	207.35	184.25	160.60
				86	233.75	207.35	180.95
				87	262.90	233.20	203.50
				88	295.35	262.35	228.80
				89	332.20	295.35	257.40
				90	374.00	332.20	289.85
				91	420.75	374.00	325.60
				92	473.00	420.75	366.30
				93	532.40	473.00	412.50
				94	598.95	531.85	463.65
				95	673.75	598.40	521.95
				96	757.90	673.20	586.85
				97	852.50	757.35	660.55
				98	959.20	851.95	743.05
				99	1,078.55	958.65	835.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	119.90	113.30	105.60	18-44	8.25	8.25	7.70
45-49	140.80	133.10	123.20	45-49	9.90	9.35	8.80
50-54	165.00	154.00	143.00	50-54	11.00	10.45	9.90
55	220.00	209.00	198.00	55	15.40	14.30	13.20
56	236.50	224.40	212.30	56	16.50	15.40	14.30
57	254.10	239.80	225.50	57	17.60	16.50	15.40
58	272.80	257.40	240.90	58	18.70	17.60	16.50
59	292.60	275.00	257.40	59	19.80	18.70	17.60
60	313.50	293.70	273.90	60	20.90	19.80	18.70
61	335.50	314.60	293.70	61	22.55	21.45	20.35
62	358.60	336.60	314.60	62	24.20	23.10	21.45
63	382.80	359.70	337.70	63	25.85	24.75	23.10
64	408.10	385.00	361.90	64	28.05	26.40	24.75
65	435.60	411.40	387.20	65	29.70	28.05	25.85
66	473.00	447.70	422.40	66	32.45	30.80	28.60
67	512.60	486.20	459.80	67	35.20	33.00	30.80
68	556.60	529.10	501.60	68	37.95	35.75	33.55
69	602.80	574.20	545.60	69	40.70	39.05	36.85
70	653.40	623.70	594.00	70	44.00	41.80	39.60
71	722.70	691.90	660.00	71	48.95	46.75	44.55
72	799.70	765.60	732.60	72	53.90	51.70	48.95
73	883.30	848.10	814.00	73	59.40	57.20	54.45
74	976.80	939.40	903.10	74	65.45	63.25	60.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS
FORM: H-LTC3JFQ, et al.
RIDER: H-COLRFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,079.10	1,040.60	1,002.10	75	72.05	69.85	67.10
76	1,214.40	1,171.50	1,127.50	76	81.40	78.65	75.90
77	1,366.20	1,317.80	1,268.30	77	91.30	88.55	85.25
78	1,536.70	1,482.80	1,426.70	78	102.85	99.55	95.70
79	1,729.20	1,667.60	1,604.90	79	115.50	111.65	107.80
				80	129.80	125.40	121.00
				81	146.30	141.35	136.40
				82	164.45	158.95	153.45
				83	184.80	178.75	172.70
				84	207.90	201.30	194.15
				85	233.75	226.05	217.80
				86	263.45	254.65	245.30
				87	295.90	286.55	276.10
				88	333.30	322.30	310.20
				89	374.55	362.45	349.25
				90	421.30	407.55	392.70
				91	474.10	458.70	441.65
				92	533.50	515.90	497.20
				93	600.05	580.25	559.35
				94	674.85	652.85	629.20
				95	759.55	734.25	707.30
				96	854.15	826.10	795.85
				97	960.85	929.50	895.40
				98	1,081.30	1,045.55	1,007.05
				99	1,216.05	1,175.90	1,133.00

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	139.70	134.20	127.60	18-44	9.35	9.35	8.80
45-49	166.10	156.20	146.30	45-49	11.55	11.00	10.45
50-54	195.80	181.50	167.20	50-54	13.20	12.65	11.55
55	267.30	248.60	229.90	55	18.70	17.60	15.95
56	288.20	267.30	246.40	56	20.35	19.25	17.05
57	309.10	287.10	264.00	57	22.00	20.35	18.15
58	332.20	308.00	282.70	58	23.10	21.45	19.80
59	357.50	330.00	302.50	59	24.75	23.10	20.90
60	383.90	354.20	323.40	60	26.40	24.20	22.00
61	413.60	380.60	346.50	61	28.60	26.40	23.65
62	444.40	408.10	370.70	62	30.80	28.05	25.30
63	478.50	437.80	396.00	63	33.00	30.25	26.95
64	513.70	469.70	423.50	64	35.20	31.90	29.15
65	552.20	502.70	452.10	65	37.40	34.10	30.80
66	602.80	547.80	492.80	66	41.25	37.40	33.55
67	657.80	597.30	535.70	67	44.55	40.70	36.30
68	718.30	651.20	583.00	68	48.40	44.00	39.60
69	783.20	709.50	633.60	69	52.80	47.85	42.90
70	854.70	772.20	688.60	70	57.20	51.70	46.20
71	939.40	851.40	762.30	71	63.25	57.20	51.15
72	1,031.80	938.30	842.60	72	69.30	63.25	56.65
73	1,134.10	1,034.00	931.70	73	76.45	69.30	62.70
74	1,246.30	1,138.50	1,029.60	74	83.60	76.45	69.30

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,368.40	1,254.00	1,138.50	75	91.85	84.15	76.45
76	1,541.10	1,411.30	1,281.50	76	103.40	95.15	86.35
77	1,733.60	1,588.40	1,442.10	77	116.60	106.70	96.80
78	1,951.40	1,787.50	1,623.60	78	130.90	119.90	108.90
79	2,195.60	2,010.80	1,826.00	79	146.85	134.75	122.65
				80	165.00	151.25	137.50
				81	185.90	170.50	155.10
				82	209.00	191.40	174.35
				83	234.85	215.60	195.80
				84	264.55	242.55	220.55
				85	297.00	272.25	247.50
				86	334.40	306.35	278.85
				87	376.20	344.85	313.50
				88	422.95	387.75	352.55
				89	475.75	436.15	396.55
				90	535.70	491.15	446.05
				91	602.25	552.20	502.15
				92	677.60	620.95	564.85
				93	762.30	699.05	635.25
				94	857.45	785.95	714.45
				95	964.70	884.40	804.10
				96	1,085.15	994.95	904.20
				97	1,221.00	1,119.25	1,017.50
				98	1,373.35	1,258.95	1,144.55
				99	1,544.95	1,416.25	1,287.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	166.10	159.50	151.80	18-44	11.55	11.00	10.45
45-49	198.00	189.20	179.30	45-49	14.30	13.20	12.65
50-54	235.40	223.30	210.10	50-54	16.50	15.40	14.30
55	335.50	315.70	295.90	55	23.10	21.45	19.80
56	361.90	338.80	316.80	56	25.30	23.10	21.45
57	389.40	364.10	337.70	57	26.95	25.30	23.10
58	419.10	389.40	360.80	58	29.15	26.95	24.75
59	449.90	418.00	386.10	59	30.80	29.15	26.40
60	484.00	447.70	411.40	60	33.00	30.80	28.05
61	521.40	480.70	441.10	61	35.75	33.00	30.25
62	561.00	515.90	471.90	62	38.50	35.75	32.45
63	602.80	554.40	504.90	63	41.25	37.95	34.65
64	649.00	595.10	541.20	64	44.55	40.70	36.85
65	697.40	638.00	578.60	65	47.30	43.45	39.05
66	751.30	690.80	631.40	66	51.15	47.30	42.90
67	807.40	748.00	688.60	67	55.00	51.15	46.20
68	869.00	809.60	750.20	68	58.85	55.00	50.60
69	935.00	876.70	817.30	69	63.25	59.40	55.00
70	1,005.40	948.20	891.00	70	67.65	63.80	59.40
71	1,116.50	1,049.40	983.40	71	75.35	70.95	66.00
72	1,239.70	1,161.60	1,083.50	72	83.60	78.10	72.60
73	1,376.10	1,285.90	1,194.60	73	92.40	86.35	80.30
74	1,527.90	1,423.40	1,317.80	74	102.30	95.70	88.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-COLRFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,695.10	1,574.10	1,452.00	75	113.30	105.60	97.35
76	1,907.40	1,772.10	1,634.60	76	127.60	118.80	110.00
77	2,146.10	1,994.30	1,840.30	77	143.55	133.65	123.20
78	2,415.60	2,244.00	2,070.20	78	161.70	150.15	138.60
79	2,717.00	2,524.50	2,330.90	79	181.50	168.85	155.65
				80	204.05	189.75	174.90
				81	229.90	213.95	196.90
				82	258.50	240.35	221.65
				83	290.95	270.05	249.15
				84	327.25	304.15	280.50
				85	367.95	341.55	315.15
				86	414.15	384.45	354.75
				87	465.85	432.30	399.30
				88	524.15	486.75	448.80
				89	589.60	547.25	504.90
				90	663.30	616.00	568.15
				91	746.35	692.45	639.10
				92	839.30	779.35	718.85
				93	944.35	876.70	809.05
				94	1,062.60	986.15	909.70
				95	1,195.15	1,109.35	1,023.55
				96	1,344.75	1,247.95	1,151.70
				97	1,512.50	1,404.15	1,295.25
				98	1,701.70	1,579.60	1,457.50
				99	1,914.00	1,777.05	1,639.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	196.90	183.70	169.40	18-44	13.20	12.65	12.10
45-49	231.00	216.70	201.30	45-49	15.95	15.40	14.30
50-54	269.50	254.10	237.60	50-54	18.70	17.60	16.50
55	353.10	331.10	309.10	55	24.20	23.10	21.45
56	374.00	350.90	328.90	56	25.85	24.75	23.10
57	396.00	371.80	348.70	57	27.50	25.85	24.20
58	419.10	394.90	369.60	58	28.60	27.50	25.30
59	444.40	418.00	391.60	59	30.25	29.15	26.95
60	469.70	442.20	414.70	60	31.90	30.25	28.05
61	498.30	468.60	438.90	61	34.10	32.45	30.25
62	526.90	496.10	465.30	62	35.75	34.10	31.90
63	557.70	524.70	491.70	63	37.95	36.30	33.55
64	590.70	555.50	520.30	64	40.15	37.95	35.75
65	624.80	587.40	550.00	65	42.35	40.15	37.40
66	678.70	638.00	597.30	66	46.20	43.45	40.70
67	735.90	691.90	647.90	67	50.05	47.30	44.00
68	798.60	751.30	704.00	68	53.90	51.15	47.85
69	866.80	815.10	763.40	69	58.85	55.00	51.70
70	939.40	884.40	828.30	70	63.25	59.40	55.55
71	1,031.80	971.30	909.70	71	69.85	65.45	61.05
72	1,133.00	1,065.90	997.70	72	76.45	72.05	67.10
73	1,244.10	1,169.30	1,094.50	73	83.60	78.65	73.70
74	1,365.10	1,283.70	1,201.20	74	91.85	86.35	80.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,498.20	1,408.00	1,316.70	75	100.10	94.60	88.55
76	1,686.30	1,585.10	1,482.80	76	112.75	106.70	99.55
77	1,896.40	1,783.10	1,668.70	77	127.05	119.90	112.20
78	2,134.00	2,006.40	1,877.70	78	143.00	134.75	125.95
79	2,400.20	2,257.20	2,113.10	79	160.60	151.25	141.90
80		2,538.80	2,378.20	80		169.95	158.95
81		2,856.70	2,676.30	81		191.40	179.30
82		3,214.20	3,010.70	82		215.05	201.30
83		3,615.70	3,386.90	83		242.00	226.60
84		4,066.70	3,810.40	84		272.25	255.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	236.50	221.10	205.70	18-44	15.95	15.40	14.30
45-49	279.40	261.80	245.30	45-49	19.25	18.70	17.05
50-54	327.80	309.10	290.40	50-54	22.55	21.45	19.80
55	436.70	410.30	383.90	55	29.15	27.50	25.85
56	462.00	434.50	407.00	56	31.35	29.70	27.50
57	488.40	459.80	431.20	57	33.00	31.35	29.15
58	515.90	487.30	456.50	58	35.20	33.00	30.80
59	545.60	514.80	484.00	59	36.85	35.20	32.45
60	576.40	544.50	511.50	60	39.05	36.85	34.10
61	610.50	576.40	541.20	61	41.80	39.05	36.30
62	646.80	610.50	573.10	62	44.00	41.80	38.50
63	684.20	645.70	605.00	63	46.75	44.00	40.70
64	724.90	683.10	640.20	64	48.95	46.75	43.45
65	766.70	721.60	676.50	65	51.70	48.95	45.65
66	833.80	784.30	735.90	66	56.65	53.35	50.05
67	905.30	852.50	799.70	67	61.05	57.75	53.90
68	983.40	926.20	869.00	68	66.55	62.70	58.85
69	1,069.20	1,006.50	944.90	69	72.05	68.20	63.80
70	1,160.50	1,093.40	1,026.30	70	78.10	73.70	68.75
71	1,277.10	1,203.40	1,128.60	71	85.80	81.40	75.90
72	1,404.70	1,323.30	1,240.80	72	94.60	89.10	83.60
73	1,545.50	1,455.30	1,364.00	73	103.95	97.90	91.85
74	1,700.60	1,599.40	1,498.20	74	113.85	107.25	100.65
75	1,870.00	1,758.90	1,646.70	75	124.85	117.70	110.55
76	2,104.30	1,980.00	1,853.50	76	140.80	132.55	124.30
77	2,367.20	2,227.50	2,086.70	77	158.40	149.05	140.25
78	2,663.10	2,505.80	2,348.50	78	178.20	167.75	157.30
79	2,995.30	2,819.30	2,642.20	79	200.20	188.65	177.10

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	304.70	287.10	268.40	18-44	20.35	19.25	18.15
45-49	361.90	341.00	319.00	45-49	24.75	23.10	22.00
50-54	429.00	403.70	378.40	50-54	29.15	27.50	25.85
55	572.00	535.70	499.40	55	38.50	36.30	34.10
56	606.10	567.60	529.10	56	41.25	38.50	36.30
57	641.30	600.60	559.90	57	43.45	40.70	37.95
58	678.70	635.80	592.90	58	46.20	42.90	40.15
59	718.30	673.20	627.00	59	48.40	45.65	42.35
60	760.10	711.70	663.30	60	51.15	47.85	44.55
61	806.30	753.50	701.80	61	54.45	50.60	47.30
62	853.60	797.50	741.40	62	57.75	53.90	50.05
63	904.20	843.70	784.30	63	60.50	56.65	52.80
64	958.10	893.20	828.30	64	64.35	59.95	56.10
65	1,014.20	944.90	875.60	65	67.65	63.25	58.85
66	1,104.40	1,030.70	957.00	66	73.70	69.30	64.35
67	1,201.20	1,123.10	1,043.90	67	80.30	75.35	70.40
68	1,306.80	1,223.20	1,140.70	68	87.45	81.95	76.45
69	1,421.20	1,333.20	1,245.20	69	95.15	89.65	83.60
70	1,545.50	1,452.00	1,358.50	70	103.40	97.35	90.75
71	1,694.00	1,589.50	1,483.90	71	113.30	106.70	99.55
72	1,856.80	1,739.10	1,621.40	72	124.30	116.60	108.35
73	2,033.90	1,903.00	1,771.00	73	135.85	127.60	118.25
74	2,228.60	2,081.20	1,933.80	74	149.05	139.15	129.25
75	2,442.00	2,277.00	2,112.00	75	162.80	151.80	140.80
76	2,708.20	2,535.50	2,362.80	76	180.95	169.40	157.85
77	3,003.00	2,822.60	2,642.20	77	200.20	188.65	176.55
78	3,328.60	3,142.70	2,955.70	78	222.20	209.55	197.45
79	3,691.60	3,498.00	3,305.50	79	246.40	233.20	220.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Annual Premiums with 10% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFQ, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	402.60	381.70	360.80	18-44	26.95	25.85	24.75
45-49	482.90	459.80	435.60	45-49	32.45	31.35	29.70
50-54	578.60	552.20	525.80	50-54	39.05	37.40	35.20
55	762.30	723.80	684.20	55	51.70	48.95	46.20
56	807.40	765.60	722.70	56	55.00	51.70	48.95
57	854.70	809.60	763.40	57	57.75	54.45	51.70
58	905.30	856.90	806.30	58	61.05	57.75	54.45
59	958.10	905.30	851.40	59	64.35	61.05	57.20
60	1,014.20	957.00	898.70	60	67.65	63.80	59.95
61	1,072.50	1,010.90	948.20	61	72.05	67.65	63.80
62	1,133.00	1,067.00	999.90	62	75.90	71.50	67.10
63	1,197.90	1,126.40	1,054.90	63	80.30	75.35	70.95
64	1,266.10	1,189.10	1,112.10	64	85.25	79.75	74.80
65	1,337.60	1,255.10	1,172.60	65	89.65	84.15	78.65
66	1,437.70	1,356.30	1,276.00	66	96.25	91.30	85.80
67	1,544.40	1,465.20	1,387.10	67	103.40	98.45	92.95
68	1,658.80	1,584.00	1,508.10	68	111.10	106.15	101.20
69	1,782.00	1,710.50	1,639.00	69	119.35	114.40	109.45
70	1,914.00	1,848.00	1,782.00	70	127.60	123.20	118.80
71	2,099.90	2,022.90	1,947.00	71	140.25	135.30	129.80
72	2,302.30	2,214.30	2,127.40	72	154.00	147.95	141.90
73	2,524.50	2,424.40	2,323.20	73	168.30	161.70	155.10
74	2,768.70	2,653.20	2,537.70	74	184.80	177.10	169.40
75	3,036.00	2,904.00	2,772.00	75	202.40	193.60	184.80
76	3,375.90	3,220.80	3,064.60	76	225.50	215.05	204.60
77	3,754.30	3,570.60	3,386.90	77	250.80	238.70	226.05
78	4,173.40	3,958.90	3,742.20	78	278.85	264.55	250.25
79	4,640.90	4,389.00	4,136.00	79	309.65	293.15	276.10

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-6)

EXHIBIT III

**METLIFE INSURANCE COMPANY OF CONNECTICUT
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JFQ, et al.

RIDER: H-NF3-6

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%



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March 6, 2014

Honorable Chester A. McPherson
Insurance Interim Commissioner
DC Department of Insurance, Securities and Banking (Department)
810 1st Street, N.E., Suite 701
Washington, DC 20002

RE: MetLife Insurance Company of Connecticut (MetLife of CT)
Company NAIC # 87726
SERFF Tracking # MILL-129314834
Policy Forms: Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Nonforfeiture Benefit Rider

H-LTC3JFQ, et al.
H-5AIFO
H-COLRFO
H-NF3-6

Dear Interim Commissioner McPherson:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife of CT for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC3JFQ, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1997. The form was issued in the District of Columbia in August 1997 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and mortality levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the assumptions for voluntary termination and interest have been set to the originally filed pricing assumptions used for determination of the expected loss ratio, as voluntary termination and interest are not to be used as justification for the rate increase.

As noted in the attached actuarial memorandum, there have been no previous rate revisions on these policy forms in the District of Columbia. The company is requesting an increase of 10.0%. Although a higher increase is being requested nationwide on this block of business, the rate

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and MetLife of CT. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.



Honorable Chester A. McPherson
March 6, 2014

increase request in the District of Columbia is being capped based on District of Columbia Bulletin 03-PPI-005-11/24, which requires that rate increases be limited to 10% annually.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

The following electronic items are included in this submission:

- this cover letter;
- a letter from MetLife of CT authorizing us to submit this filing on their behalf; and
- an Actuarial Memorandum and Rate Schedules.

No filing fee is required for this submission.

The contact person for this filing is:

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2419
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/jpm

Enclosures

MetLife Insurance Company of Connecticut

PO Box 40006
Lynchburg, VA 24506

March 6, 2014

Honorable Chester A. McPherson
Insurance Interim Commissioner
DC Department of Insurance, Securities and Banking (Department)
810 1st Street, N.E., Suite 701
Washington, DC 20002

RE: MetLife Insurance Company of Connecticut ("MetLife of CT")
Company NAIC # 87726
MILL-129314834

Dear Interim Commissioner McPherson:

This letter sets forth the conditions under which Milliman, Inc. ("Milliman") is authorized to act on behalf of MetLife of CT with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between the MetLife of CT and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife of CT long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under an Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife of CT hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at treilly1@metlife.com, or by telephone at 860-656-3813.

Sincerely,



Karen A. Johnson
Vice President
MetLife Insurance Company of Connecticut