

Metropolitan Life Insurance Company  
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**Mark D. Newton, FSA, MAAA**

August 18, 2019

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

Re: LTC2007  
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Maryland Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

<b>Title</b>	<b>Description</b>
<b>Actuarial Memorandum</b> Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• <i>Nationwide</i> experience</li><li>• Without/with proposed rate increase of 15.00%</li><li>• Weighted average statutory rate 4.00%</li></ul> LLR without rate increase – 94.5% LLR with rate increase – 86.4%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• <i>Maryland</i> experience</li><li>• Without/with proposed rate increase of 15.00%</li><li>• Weighted average statutory rate 4.00%</li></ul> LLR without rate increase – 84.9% LLR with rate increase – 78.1%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

<b>Review of Prior Correspondence</b>	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Policy Duration) Attachment 3 – A/E Ratios (Calendar Year) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination)
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Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife’s evaluation of the Justifiable Rate Increase (“JRI”) uses the industry standard “If Knew” basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

COMAR 31.14.01.04A(5) states, “An insurer may not charge a renewal premium rate for a long-term care policy which exceeds by more than 15 percent any premium charged for the policy during the preceding 12 months.” The requested rate increase for this filing is 15.00%.

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

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

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

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

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive style with a large, prominent "M" and "N".

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

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for Life Stage Advantage Series

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### Policy Forms

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

- LTC2007

These forms were developed as part of a nationwide series and were issued in Maryland from July 2009 to May 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2007-MD (subsequently referred to as LTC2007) is an existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

Policy form LTC2007 provides comprehensive long-term care coverage.

### 1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

### 2. Description of Benefits

LTC2007 is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum benefit amount, for qualified long-term care services. Benefits are payable for room and board and the following services received in and provided by nursing home, hospice and assisted living facilities: nursing care, maintenance or personal care, therapy services and hospice care. The policy form also covers adult day care and home care service, including hospice care, therapy services and services provided by an independent caregiver and a social worker. Additionally, the policy provides additional benefits for alternate services, international coverage, and return of earned premium upon death.

Coverage is expressed as a combination of a monthly benefit amount and a total benefit amounts. Monthly benefit amount represents the maximum amount a policyholder may receive for covered services in a calendar month. Total benefit amount represents the maximum amount a policyholder may receive for covered services in the lifetime of the policy. Premium rates are determined on benefit duration. Benefit duration (in years) is defined as the ratio between the total benefit amount and the monthly benefit amount, divided by 12.

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Benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for needs assessment; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

Contingent Benefit upon Lapse provides limited benefits if the insured lapses, or cancels the policy within 120 days of a substantial premium increase as defined in the policy.

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Automatic Compound Inflation Protection Rider, 3% Automatic Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, Graded Automatic Compound Inflation Protection Rider, Graded Automatic Compound Inflation Protection through Age 75 Rider, or Urban CPI Compound Inflation Protection Rider, Future Purchase Rider, Guaranteed Purchase Option Rider, Annual Purchase Inflation Protection Rider or Convertible Inflation Protection Rider.

At issue, the insured had the option of selecting the following riders: Cash Benefit Rider, Nonforfeiture Coverage Rider, Shared Care Rider and Ten Year Premium Payment Rider.

### 3. Renewability

These policy forms are guaranteed renewable for life.

### 4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

### 5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2017.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

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**Voluntary Termination Rates**

<b>Policy Duration</b>	<b>Lapse Rate</b>
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

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

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

**6. Marketing Method**

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

**7. Underwriting Description**

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

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### 8. Premiums

Premiums are unisex, but vary by issue age, rating class, coverage amount, benefit duration the waiting period, the payment method, premium mode and the selection of any other options or riders. Benefit duration, in years, is defined as (Total Benefit Amount/Monthly Benefit Amount)/12.

### 9. Issue Age Range

These policy forms were issued up to age 84.

### 10. Area Factors

Area factors are not used for this product.

### 11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

### 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 13. Trend Assumptions

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

### 14. Past and Future Policy Experience

Nationwide and Maryland experience for policy form series LTC2007 are shown in Exhibit I-A and I-B, respectively.

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2017 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

### 15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.00%.

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

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

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.



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**16. History of Previous Inforce Rate Increases**

<b>Round</b>	<b>Authorized %</b>	<b>Authorization Date</b>	<b>Implementation Date</b>
1	15.00%	10/10/2017	4/1/2018
2	5.00%	11/14/2018	4/1/2019

**17. Requested Rate Increase**

The company is requesting an increase of 15.00% for the policy forms listed above. Corresponding rate tables reflecting the 15.00% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

**18. Analysis Performed**

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company’s own experience. Since the company’s own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.
- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

<b>Policy Duration</b>	<b>Lapse Rate</b>
1	5.50%
2	3.00%
3	1.75%
4	1.50%
5	1.40%
6	1.20%

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7	1.05%
8	0.95%
9+	0.90%

- c. The original pricing expected mortality rates were based on the company’s own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company’s annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

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

**19. Loss Ratio Requirement Compliance Demonstration**

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

**20. Average Annual Premium**

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Maryland, before and after the current requested increase of 15.00% are:

Before increase:	\$2,414
After prior authorized 15%/5% increases:	\$2,725
After current requested 15.00% increase:	\$3,134

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**21. Proposed Effective Date**

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

**22. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying policies inforce count)**

By Issue Age

<b>Issue Age</b>	<b>%</b>
<45	9%
45-49	10%
50-54	19%
55-59	26%
60-64	22%
65-69	10%
70-74	3%
75+	1%
<b>Total</b>	<b>100%</b>

By Benefit Period

<b>Benefit Period (in days)</b>	<b>%</b>
750-1,000	30%
1,250-1,500	23%
1,667-2,500	31%
2,667-3,000	8%
> 3,000	7%
<b>Total</b>	<b>100%</b>

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By Inflation Type

<b>Inflation Type</b>	<b>%</b>
Compound 3%	32%
Compound 5%	17%
FPO	19%
GPO	5%
None	27%
<b>Total</b>	<b>100%</b>

By Gender

<b>Gender</b>	<b>%</b>
Female	60%
Male	40%
<b>Total</b>	<b>100%</b>

By Premium Payment Option

<b>Payment Option</b>	<b>%</b>
Standard	98%
Ten Year	2%
<b>Total</b>	<b>100%</b>

**23. Number of Policyholders**

As of September 30, 2018, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	<b>Issued Before Rate Stability Regulation Effective Date</b>		<b>Issued On or After Rate Stability Regulation Effective Date</b>	
	<b>Number of Insured</b>	<b>2018 Annualized Premium</b>	<b>Number of Insured</b>	<b>2018 Annualized Premium</b>
Maryland	-	-	82	\$197,937

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**24. Actuarial Certification**

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

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

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



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

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After April 30, 2009**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.1486
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.0659
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5699
2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5096
2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.4515
2009	904,206	-	0.0%	1,613	1,261,976	-	0.0%	-	-	-	-	-	-	4.00%	1.3957
2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%	-	-	-	-	-	-	4.00%	1.3420
2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%	-	-	-	-	-	-	4.00%	1.2904
2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%	-	-	-	-	-	-	4.00%	1.2407
2013	12,624,976	958,098	7.6%	6,261	15,061,928	1,143,036	7.6%	-	-	-	-	-	-	4.00%	1.1930
2014	12,338,858	781,271	6.3%	6,116	14,154,407	896,227	6.3%	-	-	-	-	-	-	4.00%	1.1471
2015	12,036,604	904,646	7.5%	6,004	13,276,614	997,843	7.5%	-	-	-	-	-	-	4.00%	1.1030
2016	11,864,837	1,831,626	15.4%	5,892	12,583,799	1,942,615	15.4%	-	-	-	-	-	-	4.00%	1.0606
2017	11,488,619	2,133,522	18.6%	5,783	11,716,138	2,175,775	18.6%	-	-	-	-	-	-	4.00%	1.0198
2018	11,780,897	1,972,500	16.7%	5,650	11,552,120	1,934,195	16.7%	1.0516	N/A	0.0229	N/A	0.977	0.975	4.00%	0.9806
2019	12,702,647	2,261,362	17.8%	5,525	11,976,894	2,132,162	17.8%	1.1676	N/A	0.0221	N/A	0.978	0.971	4.00%	0.9429
2020	12,477,233	2,604,001	20.9%	5,406	11,311,884	2,360,792	20.9%	1.2067	N/A	0.0216	N/A	0.978	0.950	4.00%	0.9066
2021	11,859,339	3,008,501	25.4%	5,288	10,338,173	2,622,609	25.4%	1.2075	N/A	0.0217	N/A	0.978	0.950	4.00%	0.8717
2022	11,515,758	3,485,213	30.3%	5,168	9,652,560	2,921,321	30.3%	1.2075	N/A	0.0228	N/A	0.977	0.971	4.00%	0.8382
2023	11,173,026	4,043,020	36.2%	5,044	9,005,078	3,258,536	36.2%	1.2075	N/A	0.0240	N/A	0.976	0.970	4.00%	0.8060
2024	10,819,713	4,685,547	43.3%	4,916	8,384,922	3,631,145	43.3%	1.2075	N/A	0.0253	N/A	0.975	0.968	4.00%	0.7750
2025	10,455,475	5,416,745	51.8%	4,784	7,791,009	4,036,346	51.8%	1.2075	N/A	0.0269	N/A	0.973	0.966	4.00%	0.7452
2026	10,080,075	6,239,113	61.9%	4,648	7,222,381	4,470,329	61.9%	1.2075	N/A	0.0284	N/A	0.972	0.964	4.00%	0.7165
2027	9,693,728	7,151,499	73.8%	4,507	6,678,426	4,926,975	73.8%	1.2075	N/A	0.0303	N/A	0.970	0.962	4.00%	0.6889
2028	9,296,386	8,148,044	87.6%	4,362	6,158,346	5,397,632	87.6%	1.2075	N/A	0.0322	N/A	0.968	0.959	4.00%	0.6624
2029	8,888,935	9,228,338	103.8%	4,213	5,661,954	5,878,142	103.8%	1.2075	N/A	0.0342	N/A	0.966	0.956	4.00%	0.6370
2030	8,472,136	10,378,004	122.5%	4,059	5,188,911	6,356,193	122.5%	1.2075	N/A	0.0365	N/A	0.964	0.953	4.00%	0.6125
2031	8,047,480	11,590,394	144.0%	3,902	4,739,252	6,825,715	144.0%	1.2075	N/A	0.0388	N/A	0.961	0.950	4.00%	0.5889
2032	7,616,454	12,847,129	168.7%	3,741	4,312,900	7,274,827	168.7%	1.2075	N/A	0.0412	N/A	0.959	0.946	4.00%	0.5663
2033	7,180,994	14,132,752	196.8%	3,576	3,909,919	7,695,024	196.8%	1.2075	N/A	0.0440	N/A	0.956	0.943	4.00%	0.5445
2034	6,742,921	15,412,722	228.6%	3,409	3,530,189	8,068,177	228.6%	1.2075	N/A	0.0468	N/A	0.953	0.939	4.00%	0.5235
2035	6,304,694	16,654,612	264.2%	3,239	3,173,807	8,383,996	264.2%	1.2075	N/A	0.0498	N/A	0.950	0.935	4.00%	0.5034
2036	5,868,973	17,839,708	304.0%	3,068	2,840,831	8,635,171	304.0%	1.2075	N/A	0.0529	N/A	0.947	0.931	4.00%	0.4840
2037	5,438,269	18,945,786	348.4%	2,896	2,531,107	8,817,846	348.4%	1.2075	N/A	0.0561	N/A	0.944	0.927	4.00%	0.4654
2038	5,015,237	19,937,670	397.5%	2,724	2,244,440	8,922,590	397.5%	1.2075	N/A	0.0595	N/A	0.941	0.922	4.00%	0.4475
2039	4,602,502	20,765,026	451.2%	2,552	1,980,511	8,935,434	451.2%	1.2075	N/A	0.0630	N/A	0.937	0.918	4.00%	0.4303
2040	4,202,712	21,440,311	510.2%	2,382	1,738,920	8,871,171	510.2%	1.2075	N/A	0.0666	N/A	0.933	0.913	4.00%	0.4138
2041	3,818,208	21,936,429	574.5%	2,215	1,519,064	8,727,351	574.5%	1.2075	N/A	0.0702	N/A	0.930	0.909	4.00%	0.3978
2042	3,450,917	22,256,473	644.9%	2,051	1,320,133	8,514,115	644.9%	1.2075	N/A	0.0740	N/A	0.926	0.904	4.00%	0.3825
2043	3,102,448	22,366,819	720.9%	1,891	1,141,181	8,227,238	720.9%	1.2075	N/A	0.0778	N/A	0.922	0.899	4.00%	0.3678
2044	2,774,293	22,283,374	803.2%	1,737	981,226	7,881,293	803.2%	1.2075	N/A	0.0817	N/A	0.918	0.894	4.00%	0.3537
2045	2,467,614	22,020,872	892.4%	1,588	839,190	7,488,894	892.4%	1.2075	N/A	0.0856	N/A	0.914	0.889	4.00%	0.3401
2046	2,183,112	21,563,513	987.7%	1,446	713,881	7,051,303	987.7%	1.2075	N/A	0.0894	N/A	0.911	0.885	4.00%	0.3270
2047	1,921,058	20,971,095	1091.6%	1,311	604,028	6,593,828	1091.6%	1.2075	N/A	0.0934	N/A	0.907	0.880	4.00%	0.3144
2048	1,681,240	20,230,488	1203.3%	1,184	508,292	6,116,310	1203.3%	1.2075	N/A	0.0973	N/A	0.903	0.875	4.00%	0.3023
2049	1,463,509	19,328,565	1320.7%	1,064	425,447	5,618,876	1320.7%	1.2075	N/A	0.1010	N/A	0.899	0.870	4.00%	0.2907
2050	1,266,916	18,341,225	1447.7%	952	354,131	5,126,782	1447.7%	1.2075	N/A	0.1048	N/A	0.895	0.866	4.00%	0.2795
2051	1,091,033	17,265,985	1582.5%	849	293,239	4,640,604	1582.5%	1.2075	N/A	0.1087	N/A	0.891	0.861	4.00%	0.2688
2052	934,758	16,117,787	1724.3%	754	241,573	4,165,386	1724.3%	1.2075	N/A	0.1123	N/A	0.888	0.857	4.00%	0.2584
2053	796,861	14,934,255	1874.1%	666	198,015	3,711,077	1874.1%	1.2075	N/A	0.1160	N/A	0.884	0.852	4.00%	0.2485
2054	675,944	13,733,596	2031.8%	587	161,508	3,281,462	2031.8%	1.2075	N/A	0.1191	N/A	0.881	0.848	4.00%	0.2389
2055	570,642	12,546,233	2198.6%	515	131,103	2,882,459	2198.6%	1.2075	N/A	0.1226	N/A	0.877	0.844	4.00%	0.2297
2056	479,676	11,394,815	2375.5%	450	105,966	2,517,235	2375.5%	1.2075	N/A	0.1259	N/A	0.874	0.841	4.00%	0.2209
2057	401,507	10,283,153	2561.1%	392	85,286	2,184,286	2561.1%	1.2075	N/A	0.1289	N/A	0.871	0.837	4.00%	0.2124
2058	334,740	9,234,014	2758.6%	340	68,369	1,885,994	2758.6%	1.2075	N/A	0.1319	N/A	0.868	0.834	4.00%	0.2042
2059	277,923	8,234,278	2962.8%	294	54,581	1,617,119	2962.8%	1.2075	N/A	0.1348	N/A	0.865	0.830	4.00%	0.1964
2060	229,883	7,309,759	3179.8%	254	43,410	1,380,340	3179.8%	1.2075	N/A	0.1369	N/A	0.863	0.827	4.00%	0.1888
2061	189,444	6,446,098	3402.6%	219	34,398	1,170,433	3402.6%	1.2075	N/A	0.1398	N/A	0.860	0.824	4.00%	0.1816
2062	155,598	5,655,950	3635.0%	187	27,166	987,465	3635.0%	1.2075	N/A	0.1422	N/A	0.858	0.821	4.00%	0.1746
2063	127,423	4,937,295	3874.7%	160	21,391	828,843	3874.7%	1.2075	N/A	0.1454	N/A	0.855	0.819	4.00%	0.1679
2064	104,023	4,276,661	4111.3%	137	16,791	690,326	4111.3%	1.2075	N/A	0.1470	N/A	0.853	0.816	4.00%	0.1614
2065	84,694	3,688,088	4354.6%	116	13,145	572,424	4354.6%	1.2075	N/A	0.1485	N/A	0.851	0.814	4.00%	0.1552
2066	68,730	3,167,867	4609.2%	99	10,257	472,770	4609.2%	1.2075	N/A	0.1519	N/A	0.848	0.812	4.00%	0.1492
2067	55,627	2,713,642	4878.3%	84	7,982	389,406	4878.3%	1.2075	N/A	0.1539	N/A	0.846	0.809	4.00%	0.1435
2068	44,874	2,314,407	5157.6%	70	6,192	319,342	5157.6%	1.2075	N/A	0.1565	N/A	0.843	0.807	4.00%	0.1380
2069	36,100	1,966,923	5448.5%	59	4,790	260,958	5448.5%	1.2075	N/A	0.1570	N/A	0.843	0.804	4.00%	0.1327
2070	28,953	1,670,698	5770.4%	50	3,694	213,131	5770.4%	1.2075	N/A	0.1593	N/A	0.841	0.802	4.00%	0.1276
2071	23,137	1,414,070	6111.8%	42	2,838	173,455	6111.8%	1.2075	N/A	0.1655	N/A	0.835	0.799	4.00%	0.1227
2072	18,411	1,192,436	6476.7%	35	2,172	140,643	6476.7%	1.2075	N/A	0.1647	N/A	0.835	0.796	4.00%	0.1179
2073	14,587	999,407	6851.2%	29	1,654	113,342	6851.2%	1.2075	N/A	0.1707					

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.00% Future Increase**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After April 30, 2009**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A						4.00%	2.1486	
1999	-	-	N/A	-	-	-	N/A						4.00%	2.0659	
2000	-	-	N/A	-	-	-	N/A						4.00%	1.9865	
2001	-	-	N/A	-	-	-	N/A						4.00%	1.9101	
2002	-	-	N/A	-	-	-	N/A						4.00%	1.8366	
2003	-	-	N/A	-	-	-	N/A						4.00%	1.7660	
2004	-	-	N/A	-	-	-	N/A						4.00%	1.6980	
2005	-	-	N/A	-	-	-	N/A						4.00%	1.6327	
2006	-	-	N/A	-	-	-	N/A						4.00%	1.5699	
2007	-	-	N/A	-	-	-	N/A						4.00%	1.5096	
2008	-	-	N/A	-	-	-	N/A						4.00%	1.4515	
2009	904,206	-	0.0%	1,613	1,261,976	-	0.0%						4.00%	1.3957	
2010	6,471,612	471,938	7.3%	5,645	8,684,853	633,337	7.3%						4.00%	1.3420	
2011	12,943,235	192,502	1.5%	6,857	16,701,657	248,400	1.5%						4.00%	1.2904	
2012	12,768,074	35,323	0.3%	6,518	15,841,954	43,827	0.3%						4.00%	1.2407	
2013	12,624,976	958,098	7.6%	6,261	15,061,928	1,143,036	7.6%						4.00%	1.1930	
2014	12,338,858	781,271	6.3%	6,116	14,154,407	896,227	6.3%						4.00%	1.1471	
2015	12,036,604	904,646	7.5%	6,004	13,276,614	997,843	7.5%						4.00%	1.1030	
2016	11,864,837	1,831,626	15.4%	5,892	12,583,799	1,942,615	15.4%						4.00%	1.0606	
2017	11,488,619	2,133,522	18.6%	5,783	11,716,138	2,175,775	18.6%						4.00%	1.0198	
2018	11,780,897	1,972,500	16.7%	5,650	11,552,120	1,934,195	16.7%	1.0516	1.0000	0.0229	1.0000	0.977	0.975	4.00%	0.9806
2019	12,702,647	2,261,362	17.8%	5,525	11,976,894	2,132,162	17.8%	1.1676	1.0000	0.0221	1.0000	0.978	0.971	4.00%	0.9429
2020	12,622,055	2,587,065	20.5%	5,385	11,443,180	2,345,438	20.5%	1.2287	0.9974	0.0254	0.9961	0.975	0.950	4.00%	0.9066
2021	12,793,751	2,868,990	22.4%	5,139	11,152,730	2,500,992	22.4%	1.3660	0.9813	0.0456	0.9718	0.954	0.950	4.00%	0.8717
2022	12,542,416	3,300,807	26.3%	5,002	10,513,110	2,766,751	26.3%	1.3886	0.9786	0.0268	0.9678	0.973	0.971	4.00%	0.8382
2023	12,169,129	3,829,100	31.5%	4,881	9,807,902	3,086,124	31.5%	1.3886	0.9786	0.0240	0.9678	0.976	0.970	4.00%	0.8060
2024	11,784,317	4,437,630	37.7%	4,758	9,132,458	3,439,018	37.7%	1.3886	0.9786	0.0253	0.9678	0.975	0.968	4.00%	0.7750
2025	11,387,606	5,130,140	45.1%	4,630	8,485,597	3,822,779	45.1%	1.3886	0.9786	0.0269	0.9678	0.973	0.966	4.00%	0.7452
2026	10,978,738	5,908,996	53.8%	4,498	7,866,273	4,233,800	53.8%	1.3886	0.9786	0.0284	0.9678	0.972	0.964	4.00%	0.7165
2027	10,557,948	6,773,106	64.2%	4,362	7,273,824	4,666,284	64.2%	1.3886	0.9786	0.0303	0.9678	0.970	0.962	4.00%	0.6889
2028	10,125,182	7,716,923	76.2%	4,222	6,707,378	5,112,039	76.2%	1.3886	0.9786	0.0322	0.9678	0.968	0.959	4.00%	0.6624
2029	9,681,405	8,740,058	90.3%	4,077	6,166,731	5,667,124	90.3%	1.3886	0.9786	0.0342	0.9678	0.966	0.956	4.00%	0.6370
2030	9,227,448	9,828,894	106.5%	3,929	5,651,515	6,019,881	106.5%	1.3886	0.9786	0.0365	0.9678	0.964	0.953	4.00%	0.6125
2031	8,764,932	10,977,136	125.2%	3,776	5,161,768	6,464,560	125.2%	1.3886	0.9786	0.0388	0.9678	0.961	0.950	4.00%	0.5889
2032	8,295,480	12,167,376	146.7%	3,620	4,697,406	6,889,909	146.7%	1.3886	0.9786	0.0412	0.9678	0.959	0.946	4.00%	0.5663
2033	7,821,197	13,384,976	171.1%	3,461	4,258,498	7,287,873	171.1%	1.3886	0.9786	0.0440	0.9678	0.956	0.943	4.00%	0.5445
2034	7,344,069	14,597,221	198.8%	3,299	3,844,914	7,642,229	198.8%	1.3886	0.9786	0.0468	0.9678	0.953	0.939	4.00%	0.5235
2035	6,866,773	15,773,401	229.7%	3,135	3,456,760	7,940,391	229.7%	1.3886	0.9786	0.0498	0.9678	0.950	0.935	4.00%	0.5034
2036	6,392,207	16,895,792	264.3%	2,969	3,094,098	8,178,276	264.3%	1.3886	0.9786	0.0529	0.9678	0.947	0.931	4.00%	0.4840
2037	5,923,104	17,943,347	302.9%	2,803	2,756,762	8,351,286	302.9%	1.3886	0.9786	0.0561	0.9678	0.944	0.927	4.00%	0.4654
2038	5,462,358	18,882,749	345.7%	2,636	2,444,538	8,450,488	345.7%	1.3886	0.9786	0.0595	0.9678	0.941	0.922	4.00%	0.4475
2039	5,012,827	19,666,329	392.3%	2,470	2,157,078	8,462,652	392.3%	1.3886	0.9786	0.0630	0.9678	0.937	0.918	4.00%	0.4303
2040	4,577,394	20,305,885	443.6%	2,306	1,893,948	8,401,789	443.6%	1.3886	0.9786	0.0666	0.9678	0.933	0.913	4.00%	0.4138
2041	4,158,610	20,775,752	499.6%	2,144	1,654,492	8,265,579	499.6%	1.3886	0.9786	0.0702	0.9678	0.930	0.909	4.00%	0.3978
2042	3,758,575	21,078,862	560.8%	1,985	1,437,826	8,063,626	560.8%	1.3886	0.9786	0.0740	0.9678	0.926	0.904	4.00%	0.3825
2043	3,379,039	21,183,370	626.9%	1,831	1,242,920	7,791,927	626.9%	1.3886	0.9786	0.0778	0.9678	0.922	0.899	4.00%	0.3678
2044	3,021,628	21,104,340	698.4%	1,681	1,068,704	7,464,286	698.4%	1.3886	0.9786	0.0817	0.9678	0.918	0.894	4.00%	0.3537
2045	2,687,608	20,855,727	776.0%	1,537	914,006	7,092,650	776.0%	1.3886	0.9786	0.0856	0.9678	0.914	0.889	4.00%	0.3401
2046	2,377,742	20,422,568	858.9%	1,400	777,525	6,678,212	858.9%	1.3886	0.9786	0.0894	0.9678	0.911	0.885	4.00%	0.3270
2047	2,092,325	19,861,496	949.3%	1,269	657,878	6,244,942	949.3%	1.3886	0.9786	0.0934	0.9678	0.907	0.880	4.00%	0.3144
2048	1,831,127	19,160,074	1046.4%	1,145	553,607	5,792,691	1046.4%	1.3886	0.9786	0.0973	0.9678	0.903	0.875	4.00%	0.3023
2049	1,593,984	18,305,872	1148.4%	1,030	463,376	5,321,576	1148.4%	1.3886	0.9786	0.1010	0.9678	0.899	0.870	4.00%	0.2907
2050	1,379,865	17,370,774	1258.9%	922	385,703	4,855,519	1258.9%	1.3886	0.9786	0.1048	0.9678	0.895	0.866	4.00%	0.2795
2051	1,188,302	16,352,426	1376.1%	822	319,382	4,395,065	1376.1%	1.3886	0.9786	0.1087	0.9678	0.891	0.861	4.00%	0.2688
2052	1,018,094	15,264,980	1499.4%	729	263,110	3,944,991	1499.4%	1.3886	0.9786	0.1123	0.9678	0.888	0.857	4.00%	0.2584
2053	867,903	14,144,070	1629.7%	645	215,669	3,514,721	1629.7%	1.3886	0.9786	0.1160	0.9678	0.884	0.852	4.00%	0.2485
2054	736,206	13,006,939	1766.8%	568	175,907	3,107,837	1766.8%	1.3886	0.9786	0.1191	0.9678	0.881	0.848	4.00%	0.2389
2055	621,516	11,882,400	1911.8%	498	142,791	2,729,945	1911.8%	1.3886	0.9786	0.1226	0.9678	0.877	0.844	4.00%	0.2297
2056	522,441	10,791,905	2065.7%	436	115,413	2,384,046	2065.7%	1.3886	0.9786	0.1259	0.9678	0.874	0.841	4.00%	0.2209
2057	437,302	9,739,062	2227.1%	379	92,889	2,068,713	2227.1%	1.3886	0.9786	0.1289	0.9678	0.871	0.837	4.00%	0.2124
2058	364,583	8,745,434	2398.8%	329	74,464	1,786,204	2398.8%	1.3886	0.9786	0.1319	0.9678	0.868	0.834	4.00%	0.2042
2059	302,700	7,798,595	2576.3%	285	59,447	1,531,556	2576.3%	1.3886	0.9786	0.1348	0.9678	0.865	0.830	4.00%	0.1964
2060	250,378	6,922,993	2765.0%	246	47,280	1,307,305	2765.0%	1.3886	0.9786	0.1369	0.9678	0.863	0.827	4.00%	0.1888
2061	206,333	6,105,029	2958.8%	212	37,464	1,108,504	2958.8%	1.3886	0.9786	0.1398	0.9678	0.860	0.824	4.00%	0.1816
2062	169,470	5,356,688	3160.8%	181	29,588	935,218	3160.8%	1.3886	0.9786	0.1422	0.9678	0.858	0.821	4.00%	0.1746
2063	138,783	4,676,058	3369.3%	155	23,298	784,988	3369.3%	1.3886	0.9786	0.1454	0.9678	0.855	0.819	4.00%	0.1679
2064	113,297	4,050,378	3575.0%	132	18,288	653,801	3575.0%	1.3886	0.9786	0.1470	0.9678	0.853	0.816	4.00%	0.1614
2065	92,244	3,492,948	3786.6%	113	14,317	542,136	3786.6%	1.3886	0.9786	0.1485	0.9678	0.851	0.814	4.00%	0.1552
2066	74,857	3,000,252	4008.0%	96	11,172	447,755	4008.0%	1.3886	0.9786	0.1519	0.9678	0.848	0.812	4.00%	0.1492
2067	60,586	2,570,061	4242.0%	81	8,694	368,802	4242.0%	1.3886	0.9786	0.1539	0.9678	0.846	0.809	4.00%	0.1435
2068	48,874	2,191,950	4484.9%	68	6,744	302,445	4484.9%	1.3886	0.9786	0.1565	0.9678	0.843	0.807	4.00%	0.1380
2069	39,319	1,862,852	4737.8%	57	5,217	247,150	4737.8%	1.3886	0.9786	0.1570	0.9678	0.843	0.804	4.00%	0.1327
2070	31,534	1,582,300	5017.8%	48	4,023	201,855	5017.8%	1.3886	0.9786	0.1593	0.9678	0.841	0.802	4.00%	0.1276
2071	25,200	1,339,250	5314.6%	40	3,091	164,278	5314.6%	1.3886							

**Exhibit II-A**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After April 30, 2009**

1	Accumulated value of initial earned premium	109,283,326	x	58%	=	63,384,329
2a	Accumulated value of earned premium	109,283,326				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3	Present value of future projected initial earned premium	127,536,880		58%	=	73,971,391
4a	Present value of future projected premium	162,329,167				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	34,792,286		85%	=	29,573,443
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>166,929,163</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					8,081,060
6b	Present value of future projected incurred claims without the inclusion of active life reserves					226,467,887
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>234,548,947</b>
8	Test: 7 is not less than 5					TRUE



**Exhibit I-B**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After April 30, 2009**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A						4.00%	2.1486	
1999	-	-	N/A	-	-	-	N/A						4.00%	2.0659	
2000	-	-	N/A	-	-	-	N/A						4.00%	1.9865	
2001	-	-	N/A	-	-	-	N/A						4.00%	1.9101	
2002	-	-	N/A	-	-	-	N/A						4.00%	1.8366	
2003	-	-	N/A	-	-	-	N/A						4.00%	1.7660	
2004	-	-	N/A	-	-	-	N/A						4.00%	1.6980	
2005	-	-	N/A	-	-	-	N/A						4.00%	1.6327	
2006	-	-	N/A	-	-	-	N/A						4.00%	1.5699	
2007	-	-	N/A	-	-	-	N/A						4.00%	1.5096	
2008	-	-	N/A	-	-	-	N/A						4.00%	1.4515	
2009	8,682	-	0.0%	24	12,117	-	0.0%						4.00%	1.3957	
2010	118,499	-	0.0%	83	159,024	-	0.0%						4.00%	1.3420	
2011	225,618	172,961	76.7%	101	291,132	223,185	76.7%						4.00%	1.2904	
2012	211,260	-	0.0%	99	262,121	-	0.0%						4.00%	1.2407	
2013	236,331	-	0.0%	94	281,949	-	0.0%						4.00%	1.1930	
2014	204,095	-	0.0%	92	234,125	-	0.0%						4.00%	1.1471	
2015	197,205	-	0.0%	91	217,521	-	0.0%						4.00%	1.1030	
2016	194,523	209,021	107.5%	88	206,311	221,687	107.5%						4.00%	1.0606	
2017	187,076	17,196	9.2%	84	190,781	17,537	9.2%						4.00%	1.0198	
2018	192,984	34,087	17.7%	82	189,236	33,425	17.7%	1.0516	N/A	0.0233	N/A	0.977	0.981	4.00%	0.9806
2019	208,347	39,348	18.9%	80	196,443	37,100	18.9%	1.1676	N/A	0.0228	N/A	0.977	0.972	4.00%	0.9429
2020	198,468	45,529	22.9%	78	179,931	41,277	22.9%	1.2067	N/A	0.0225	N/A	0.978	0.922	4.00%	0.9066
2021	191,864	52,760	27.5%	77	167,254	45,993	27.5%	1.2075	N/A	0.0226	N/A	0.977	0.966	4.00%	0.8717
2022	186,110	61,115	32.8%	75	155,999	51,227	32.8%	1.2075	N/A	0.0239	N/A	0.976	0.970	4.00%	0.8382
2023	180,193	70,694	39.2%	73	145,230	56,977	39.2%	1.2075	N/A	0.0261	N/A	0.974	0.968	4.00%	0.8060
2024	174,087	81,931	47.1%	71	134,912	63,494	47.1%	1.2075	N/A	0.0269	N/A	0.973	0.966	4.00%	0.7750
2025	167,769	93,738	55.9%	69	125,015	69,850	55.9%	1.2075	N/A	0.0291	N/A	0.971	0.964	4.00%	0.7452
2026	161,269	106,657	66.1%	67	115,549	76,420	66.1%	1.2075	N/A	0.0307	N/A	0.969	0.961	4.00%	0.7165
2027	154,586	120,303	77.8%	65	106,501	82,882	77.8%	1.2075	N/A	0.0327	N/A	0.967	0.959	4.00%	0.6889
2028	147,735	134,862	91.3%	62	97,866	89,339	91.3%	1.2075	N/A	0.0350	N/A	0.965	0.956	4.00%	0.6624
2029	140,727	149,918	106.5%	60	89,639	95,492	106.5%	1.2075	N/A	0.0369	N/A	0.963	0.953	4.00%	0.6370
2030	133,587	165,193	123.7%	58	81,818	101,175	123.7%	1.2075	N/A	0.0399	N/A	0.960	0.949	4.00%	0.6125
2031	126,331	180,382	142.8%	55	74,398	106,229	142.8%	1.2075	N/A	0.0424	N/A	0.958	0.946	4.00%	0.5889
2032	118,998	194,982	163.9%	53	67,384	110,411	163.9%	1.2075	N/A	0.0454	N/A	0.955	0.942	4.00%	0.5663
2033	111,632	210,485	188.6%	50	60,781	114,605	188.6%	1.2075	N/A	0.0475	N/A	0.952	0.938	4.00%	0.5445
2034	104,246	224,634	215.5%	48	54,577	117,605	215.5%	1.2075	N/A	0.0513	N/A	0.949	0.934	4.00%	0.5235
2035	96,903	235,656	243.2%	45	48,781	118,630	243.2%	1.2075	N/A	0.0549	N/A	0.945	0.930	4.00%	0.5034
2036	89,679	245,571	273.8%	42	43,408	118,867	273.8%	1.2075	N/A	0.0581	N/A	0.942	0.925	4.00%	0.4840
2037	82,608	255,311	309.1%	40	38,448	118,828	309.1%	1.2075	N/A	0.0617	N/A	0.938	0.921	4.00%	0.4654
2038	75,716	264,667	349.6%	37	33,885	118,445	349.6%	1.2075	N/A	0.0652	N/A	0.935	0.917	4.00%	0.4475
2039	69,033	268,331	388.7%	35	29,706	115,466	388.7%	1.2075	N/A	0.0681	N/A	0.932	0.912	4.00%	0.4303
2040	62,651	272,233	434.5%	32	25,923	112,639	434.5%	1.2075	N/A	0.0737	N/A	0.926	0.908	4.00%	0.4138
2041	56,556	274,298	485.0%	30	22,501	109,129	485.0%	1.2075	N/A	0.0761	N/A	0.924	0.903	4.00%	0.3978
2042	50,771	273,680	539.0%	27	19,422	104,695	539.0%	1.2075	N/A	0.0804	N/A	0.920	0.898	4.00%	0.3825
2043	45,321	271,534	599.1%	25	16,671	99,879	599.1%	1.2075	N/A	0.0856	N/A	0.914	0.893	4.00%	0.3678
2044	40,220	269,106	669.1%	23	14,225	95,179	669.1%	1.2075	N/A	0.0904	N/A	0.910	0.887	4.00%	0.3537
2045	35,463	262,956	741.5%	21	12,060	89,426	741.5%	1.2075	N/A	0.0936	N/A	0.906	0.882	4.00%	0.3401
2046	31,075	253,197	814.8%	18	10,161	82,796	814.8%	1.2075	N/A	0.0994	N/A	0.901	0.876	4.00%	0.3270
2047	27,049	242,258	895.6%	17	8,505	76,172	895.6%	1.2075	N/A	0.1022	N/A	0.898	0.870	4.00%	0.3144
2048	23,385	232,412	993.9%	15	7,070	70,266	993.9%	1.2075	N/A	0.1096	N/A	0.890	0.865	4.00%	0.3023
2049	20,053	217,271	1083.5%	13	5,829	63,161	1083.5%	1.2075	N/A	0.1130	N/A	0.887	0.858	4.00%	0.2907
2050	17,076	205,044	1200.7%	12	4,773	57,314	1200.7%	1.2075	N/A	0.1190	N/A	0.881	0.852	4.00%	0.2795
2051	14,415	189,932	1317.6%	10	3,874	51,048	1317.6%	1.2075	N/A	0.1264	N/A	0.874	0.844	4.00%	0.2688
2052	12,067	171,772	1423.4%	9	3,119	44,392	1423.4%	1.2075	N/A	0.1259	N/A	0.874	0.837	4.00%	0.2584
2053	10,030	155,160	1547.0%	8	2,492	38,556	1547.0%	1.2075	N/A	0.1406	N/A	0.859	0.831	4.00%	0.2485
2054	8,268	137,516	1663.3%	7	1,975	32,858	1663.3%	1.2075	N/A	0.1398	N/A	0.860	0.824	4.00%	0.2389
2055	6,764	120,427	1780.5%	6	1,554	27,668	1780.5%	1.2075	N/A	0.1426	N/A	0.857	0.818	4.00%	0.2297
2056	5,492	105,510	1921.1%	5	1,213	23,308	1921.1%	1.2075	N/A	0.1485	N/A	0.852	0.812	4.00%	0.2209
2057	4,427	90,994	2055.6%	4	940	19,328	2055.6%	1.2075	N/A	0.1597	N/A	0.840	0.806	4.00%	0.2124
2058	3,545	77,606	2189.2%	3	724	15,851	2189.2%	1.2075	N/A	0.1650	N/A	0.835	0.801	4.00%	0.2042
2059	2,820	65,333	2317.1%	3	554	12,831	2317.1%	1.2075	N/A	0.1707	N/A	0.829	0.795	4.00%	0.1964
2060	2,226	54,390	2443.1%	2	420	10,271	2443.1%	1.2075	N/A	0.1625	N/A	0.838	0.790	4.00%	0.1888
2061	1,749	44,341	2535.8%	2	317	8,051	2535.8%	1.2075	N/A	0.1810	N/A	0.819	0.785	4.00%	0.1816
2062	1,367	35,710	2612.4%	2	239	6,235	2612.4%	1.2075	N/A	0.1789	N/A	0.821	0.782	4.00%	0.1746
2063	1,064	28,479	2677.1%	1	179	4,781	2677.1%	1.2075	N/A	0.1923	N/A	0.808	0.778	4.00%	0.1679
2064	830	22,115	2665.9%	1	134	3,570	2665.9%	1.2075	N/A	0.1984	N/A	0.802	0.780	4.00%	0.1614
2065	648	16,970	2618.1%	1	101	2,634	2618.1%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552
2066	505	12,489	2472.2%	1	75	1,864	2472.2%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1492
2067	393	8,919	2269.1%	1	56	1,280	2269.1%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1435
2068	307	6,329	2063.6%	0	42	873	2063.6%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1380
2069	242	4,412	1824.7%	0	32	585	1824.7%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1327
2070	193	3,709	1923.0%	0	25	473	1923.0%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1276
2071	155	2,779	1791.2%	0	19	341	1791.2%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227
2072	126	2,211	1755.1%	0	15	261	1755.1%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1179
2073	103	1,726	1674.4%	0	12	196	1674.4%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1134
2074	84	1,374	1635.1%	0	9	150	1635.1%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1090
2075	68	1,123	1643.9%	0	7	118	1643.9%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1049
2076	56	992	1781.9%	0	6	100	1781.9%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.1008
2077	45	812	1807.5%	0	4	79	1807.5%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.0969
2078-2098	127	2,718	2134.0%	0	12	253	2134.0%	1.2075	N/A	N/A	N/A	N/A	N/A	4.00%	0.0932
Past		1,583,290	399,178	25.2%	756	1,855,082	462,408	24.9%							
Future		3,600,606	7,375,995	204.9%	1,617	2,402,051	3,152,347	131.2%							
Lifetime		5,183,896	7,775,173	150.0%	2,373	4,257,133	3,614,755	84.9%							

Note:  
- The premiums shown in this exhibit reflect prior rate increases authorized by Maryland.  
- There were two prior authorized increases for a cumulative total of approximately 20.75%.  
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-B  
Metropolitan Life Insurance Company  
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.00% Future Increase  
Policy Forms: LTC2007

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.1486	
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	2.0659	
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9865	
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.9101	
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.8366	
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.7660	
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.6980	
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.6327	
2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.5699	
2007	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.5096	
2008	-	-	N/A	-	-	-	N/A	-	-	-	-	-	4.00%	1.4515	
2009	8,682	-	0.0%	24	12,117	-	0.0%	-	-	-	-	-	4.00%	1.3957	
2010	118,499	-	0.0%	83	159,024	-	0.0%	-	-	-	-	-	4.00%	1.3420	
2011	225,618	172,961	76.7%	101	291,132	223,185	76.7%	-	-	-	-	-	4.00%	1.2904	
2012	211,260	-	0.0%	99	262,121	-	0.0%	-	-	-	-	-	4.00%	1.2407	
2013	236,331	-	0.0%	94	281,949	-	0.0%	-	-	-	-	-	4.00%	1.1930	
2014	204,095	-	0.0%	92	234,125	-	0.0%	-	-	-	-	-	4.00%	1.1471	
2015	197,205	-	0.0%	91	217,521	-	0.0%	-	-	-	-	-	4.00%	1.1030	
2016	194,523	209,021	107.5%	88	206,311	221,687	107.5%	-	-	-	-	-	4.00%	1.0606	
2017	187,076	17,196	9.2%	84	190,781	17,537	9.2%	-	-	-	-	-	4.00%	1.0198	
2018	192,984	34,087	17.7%	82	189,236	33,425	17.7%	1.0516	1.0000	0.0233	1.0000	0.977	0.981	4.00%	0.9806
2019	208,347	39,348	18.9%	80	196,443	37,100	18.9%	1.1676	1.0000	0.0228	1.0000	0.977	0.972	4.00%	0.9429
2020	200,771	45,233	22.5%	78	182,020	41,008	22.5%	1.2287	0.9974	0.0263	0.9961	0.974	0.922	4.00%	0.9066
2021	206,981	50,314	24.3%	74	180,432	43,860	24.3%	1.3660	0.9813	0.0464	0.9718	0.954	0.966	4.00%	0.8717
2022	202,703	57,882	28.6%	72	169,906	48,517	28.6%	1.3886	0.9786	0.0279	0.9678	0.972	0.970	4.00%	0.8382
2023	196,258	66,954	34.1%	70	158,177	53,962	34.1%	1.3886	0.9786	0.0261	0.9678	0.974	0.968	4.00%	0.8060
2024	189,607	77,596	40.9%	69	146,939	60,134	40.9%	1.3886	0.9786	0.0269	0.9678	0.973	0.966	4.00%	0.7750
2025	182,726	88,778	48.6%	67	136,160	66,154	48.6%	1.3886	0.9786	0.0291	0.9678	0.971	0.964	4.00%	0.7452
2026	175,646	101,014	57.5%	65	125,851	72,376	57.5%	1.3886	0.9786	0.0307	0.9678	0.969	0.961	4.00%	0.7165
2027	168,368	113,937	67.7%	62	115,996	78,496	67.7%	1.3886	0.9786	0.0327	0.9678	0.967	0.959	4.00%	0.6889
2028	160,906	127,727	79.4%	60	106,591	84,612	79.4%	1.3886	0.9786	0.0350	0.9678	0.965	0.956	4.00%	0.6624
2029	153,274	141,985	92.6%	58	97,630	90,440	92.6%	1.3886	0.9786	0.0369	0.9678	0.963	0.953	4.00%	0.6370
2030	145,497	156,452	107.5%	56	89,112	95,822	107.5%	1.3886	0.9786	0.0399	0.9678	0.960	0.949	4.00%	0.6125
2031	137,593	170,838	124.2%	53	81,030	100,608	124.2%	1.3886	0.9786	0.0424	0.9678	0.958	0.946	4.00%	0.5889
2032	129,607	184,666	142.5%	51	73,392	104,569	142.5%	1.3886	0.9786	0.0454	0.9678	0.955	0.942	4.00%	0.5663
2033	121,584	199,348	164.0%	49	66,200	108,541	164.0%	1.3886	0.9786	0.0475	0.9678	0.952	0.938	4.00%	0.5445
2034	113,540	212,748	187.4%	46	59,443	111,382	187.4%	1.3886	0.9786	0.0513	0.9678	0.949	0.934	4.00%	0.5235
2035	105,542	223,188	211.5%	43	53,130	112,353	211.5%	1.3886	0.9786	0.0549	0.9678	0.945	0.930	4.00%	0.5034
2036	97,674	232,577	238.1%	41	47,278	112,577	238.1%	1.3886	0.9786	0.0581	0.9678	0.942	0.925	4.00%	0.4840
2037	89,972	241,802	268.8%	38	41,875	112,541	268.8%	1.3886	0.9786	0.0617	0.9678	0.938	0.921	4.00%	0.4654
2038	82,466	250,663	304.0%	36	36,906	112,178	304.0%	1.3886	0.9786	0.0652	0.9678	0.935	0.917	4.00%	0.4475
2039	75,188	254,134	338.0%	33	32,354	109,357	338.0%	1.3886	0.9786	0.0681	0.9678	0.932	0.912	4.00%	0.4303
2040	68,236	257,829	377.8%	31	28,234	106,679	377.8%	1.3886	0.9786	0.0737	0.9678	0.926	0.908	4.00%	0.4138
2041	61,598	259,785	421.7%	29	24,507	103,355	421.7%	1.3886	0.9786	0.0761	0.9678	0.924	0.903	4.00%	0.3978
2042	55,298	259,199	468.7%	26	21,154	99,155	468.7%	1.3886	0.9786	0.0804	0.9678	0.920	0.898	4.00%	0.3825
2043	49,362	257,166	521.0%	24	18,157	94,594	521.0%	1.3886	0.9786	0.0856	0.9678	0.914	0.893	4.00%	0.3678
2044	43,805	254,867	581.8%	22	15,493	90,143	581.8%	1.3886	0.9786	0.0904	0.9678	0.910	0.887	4.00%	0.3537
2045	38,625	249,042	644.8%	20	13,136	84,695	644.8%	1.3886	0.9786	0.0936	0.9678	0.906	0.882	4.00%	0.3401
2046	33,845	239,800	708.5%	18	11,067	78,415	708.5%	1.3886	0.9786	0.0994	0.9678	0.901	0.876	4.00%	0.3270
2047	29,461	229,440	778.8%	16	9,263	72,142	778.8%	1.3886	0.9786	0.1022	0.9678	0.898	0.870	4.00%	0.3144
2048	25,469	220,115	864.2%	14	7,700	66,548	864.2%	1.3886	0.9786	0.1096	0.9678	0.890	0.865	4.00%	0.3023
2049	21,841	205,775	942.2%	13	6,349	59,820	942.2%	1.3886	0.9786	0.1130	0.9678	0.887	0.858	4.00%	0.2907
2050	18,599	194,195	1044.1%	11	5,199	54,282	1044.1%	1.3886	0.9786	0.1190	0.9678	0.881	0.852	4.00%	0.2795
2051	15,700	179,882	1145.8%	10	4,220	48,347	1145.8%	1.3886	0.9786	0.1264	0.9678	0.874	0.844	4.00%	0.2688
2052	13,143	162,684	1237.8%	9	3,397	42,043	1237.8%	1.3886	0.9786	0.1259	0.9678	0.874	0.837	4.00%	0.2584
2053	10,924	146,951	1345.2%	7	2,714	36,516	1345.2%	1.3886	0.9786	0.1406	0.9678	0.859	0.831	4.00%	0.2485
2054	9,005	130,240	1446.3%	6	2,152	31,119	1446.3%	1.3886	0.9786	0.1398	0.9678	0.860	0.824	4.00%	0.2389
2055	7,367	114,055	1548.3%	5	1,692	26,204	1548.3%	1.3886	0.9786	0.1426	0.9678	0.857	0.818	4.00%	0.2297
2056	5,982	99,927	1670.5%	5	1,321	22,075	1670.5%	1.3886	0.9786	0.1485	0.9678	0.852	0.812	4.00%	0.2209
2057	4,821	86,180	1787.5%	4	1,024	18,306	1787.5%	1.3886	0.9786	0.1597	0.9678	0.840	0.806	4.00%	0.2124
2058	3,861	73,500	1903.7%	3	789	15,012	1903.7%	1.3886	0.9786	0.1650	0.9678	0.835	0.801	4.00%	0.2042
2059	3,071	61,877	2014.9%	3	603	12,152	2014.9%	1.3886	0.9786	0.1707	0.9678	0.829	0.795	4.00%	0.1964
2060	2,425	51,513	2124.4%	2	458	9,727	2124.4%	1.3886	0.9786	0.1625	0.9678	0.838	0.790	4.00%	0.1888
2061	1,904	41,994	2205.0%	2	346	7,625	2205.0%	1.3886	0.9786	0.1810	0.9678	0.819	0.785	4.00%	0.1816
2062	1,489	33,820	2271.6%	2	260	5,905	2271.6%	1.3886	0.9786	0.1789	0.9678	0.821	0.782	4.00%	0.1746
2063	1,159	26,972	2327.9%	1	195	4,528	2327.9%	1.3886	0.9786	0.1923	0.9678	0.808	0.778	4.00%	0.1679
2064	903	20,945	2318.2%	1	146	3,381	2318.2%	1.3886	0.9786	N/A	0.9678	N/A	0.780	4.00%	0.1614
2065	706	16,072	2276.6%	1	110	2,495	2276.6%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1552
2066	550	11,828	2149.8%	1	82	1,765	2149.8%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1492
2067	428	8,447	1973.1%	1	61	1,212	1973.1%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1435
2068	334	5,994	1794.4%	0	46	827	1794.4%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1380
2069	263	4,179	1586.7%	0	35	554	1586.7%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1327
2070	210	3,512	1672.2%	0	27	448	1672.2%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1276
2071	169	2,632	1557.6%	0	21	323	1557.6%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1227
2072	137	2,094	1526.2%	0	16	247	1526.2%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1179
2073	112	1,635	1456.0%	0	13	185	1456.0%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1134
2074	91	1,301	1421.9%	0	10	142	1421.9%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1090
2075	74	1,064	1429.5%	0	8	112	1429.5%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1049
2076	61	940	1549.5%	0	6	95	1549.5%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.1008
2077	49	769	1571.8%	0	5	75	1571.8%	1.3886	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.096

**Exhibit II-B**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC2007**  
**Policies with Application Dates After April 30, 2009**

1	Accumulated value of initial earned premium	1,855,082	x	58%	=	1,075,948
2a	Accumulated value of earned premium	1,855,082				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3	Present value of future projected initial earned premium	2,018,168		58%	=	1,170,537
4a	Present value of future projected premium	2,566,130				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	547,962		85%	=	465,768
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>2,712,253</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					462,408
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,991,501
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>3,453,909</b>
8	Test: 7 is not less than 5					TRUE

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Policy Forms: LTC2007 with Application Dates After April 30, 2009 on New Rate Basis**  
**Assumptions Summary**

	Original Pricing Assumptions	Current Best Estimate Assumptions																																																																				
<b>Interest Rate:</b>	6.00%	Maximum valuation interest rate for contract reserves, which average to 4.0%																																																																				
<b>Mortality:</b>	90% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>33%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>47%</td></tr> <tr><td>4</td><td>53%</td></tr> <tr><td>5</td><td>60%</td></tr> <tr><td>6</td><td>67%</td></tr> <tr><td>7</td><td>73%</td></tr> <tr><td>8</td><td>80%</td></tr> <tr><td>9</td><td>87%</td></tr> <tr><td>10</td><td>93%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	33%	2	40%	3	47%	4	53%	5	60%	6	67%	7	73%	8	80%	9	87%	10	93%	11+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%																				
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82	1.40%	1.23%	1.99%	1.29%																																																																		
83	1.64%	1.41%	2.36%	1.48%																																																																		
84	1.90%	1.60%	2.78%	1.67%																																																																		
85	2.18%	1.81%	3.24%	1.87%																																																																		
<b>Continuance:</b>	Continuance rates were based on MetLife's experience study.	<p><u>Change</u></p> <p>In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.</p> <p>In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to Male Facility and Male Home Care.</p>																																																																				
<b>Utilization:</b>	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>100%</td> </tr> </tbody> </table>	Home Care	Facility Care	100%	100%	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>79%</td> </tr> </tbody> </table>	Home Care	Facility Care	61%	79%																																																												
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**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC2007**

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2017 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	6,965,827	0	0.0%	6,965,827	766,209	11.0%	0.00
2	13,340,586	651,903	4.9%	13,340,586	2,017,823	15.1%	0.32
3	12,789,112	462,852	3.6%	12,635,697	2,912,094	23.0%	0.16
4	12,577,039	143,110	1.1%	12,079,604	3,556,804	29.4%	0.04
5	12,314,899	961,874	7.8%	11,529,997	3,933,295	34.1%	0.23
6	12,055,805	1,050,105	8.7%	10,980,636	4,482,522	40.8%	0.21
7	11,839,970	1,716,933	14.5%	10,433,406	4,844,733	46.4%	0.31
8	11,991,619	2,180,673	18.2%	9,883,629	5,339,858	54.0%	0.34
9	12,929,187	2,092,105	16.2%	9,310,780	6,057,206	65.1%	0.25
10	13,051,059	2,261,192	17.3%	8,709,865	6,403,630	73.5%	0.24
11	12,333,057	2,603,764	21.1%	8,089,572	6,835,215	84.5%	0.25
12	11,745,882	3,010,675	25.6%	7,469,487	7,011,555	93.9%	0.27
13	11,414,876	3,488,588	30.6%	6,867,472	7,272,024	105.9%	0.29
14	11,075,037	4,045,995	36.5%	6,284,732	7,575,871	120.5%	0.30
15	10,725,128	4,690,833	43.7%	5,721,740	7,643,282	133.6%	0.33
16	10,364,374	5,427,396	52.4%	5,189,882	7,772,130	149.8%	0.35
17	9,992,506	6,254,536	62.6%	4,687,899	7,701,394	164.3%	0.38
18	9,609,702	7,171,561	74.6%	4,214,706	7,687,554	182.4%	0.41
19	9,216,055	8,175,332	88.7%	3,772,122	7,527,997	199.6%	0.44
20	8,812,332	9,261,806	105.1%	3,361,632	7,340,734	218.4%	0.48
21	8,399,453	10,423,901	124.1%	2,986,784	7,143,893	239.2%	0.52
22	7,978,592	11,648,699	146.0%	2,644,431	6,816,342	257.8%	0.57
23	7,551,329	12,914,087	171.0%	2,331,867	6,571,092	281.8%	0.61
24	7,119,609	14,211,365	199.6%	2,049,707	6,069,203	296.1%	0.67
25	6,685,230	15,510,097	232.0%	1,797,873	5,740,283	319.3%	0.73
26	6,250,563	16,764,031	268.2%	1,574,586	5,440,389	345.5%	0.78
27	5,818,229	17,960,915	308.7%	1,376,591	5,048,405	366.7%	0.84
28	5,390,829	19,077,686	353.9%	1,201,395	4,751,386	395.5%	0.89
29	4,970,905	20,068,238	403.7%	1,048,386	4,212,317	401.8%	1.00
30	4,561,141	20,898,959	458.2%	916,231	3,928,359	428.8%	1.07
31	4,164,381	21,575,088	518.1%	802,013	3,677,716	458.6%	1.13
32	3,782,653	22,070,285	583.5%	702,504	3,386,739	482.1%	1.21
33	3,418,010	22,382,929	654.9%	616,016	3,158,457	512.7%	1.28
34	3,072,047	22,486,923	732.0%	541,732	2,797,509	516.4%	1.42
35	2,746,338	22,382,215	815.0%	478,275	2,572,112	537.8%	1.52
36	2,441,982	22,103,831	905.2%	423,413	2,424,441	572.6%	1.58
37	2,159,700	21,650,221	1002.5%	375,697	2,250,017	598.9%	1.67
38	1,899,738	21,041,437	1107.6%	334,394	2,112,694	631.8%	1.75
39	1,661,847	20,248,274	1218.4%	298,708	1,919,705	642.7%	1.90
40	1,445,715	19,327,159	1336.9%	267,780	1,849,905	690.8%	1.94
41	1,251,157	18,330,214	1465.1%	240,749	1,753,540	728.4%	2.01
42	1,076,972	17,232,675	1600.1%	216,618	1,690,144	780.2%	2.05
43	922,217	16,059,623	1741.4%	195,110	1,640,707	840.9%	2.07
44	785,782	14,857,154	1890.7%	175,715	1,600,597	910.9%	2.08
45	666,228	13,642,923	2047.8%	158,200	1,552,359	981.3%	2.09
46	562,157	12,455,472	2215.7%	142,407	1,494,624	1049.5%	2.11
47	472,222	11,286,384	2390.1%	127,989	1,423,370	1112.1%	2.15
48	395,072	10,180,964	2577.0%	114,820	1,381,757	1203.4%	2.14
49	329,140	9,118,498	2770.4%	102,761	1,315,320	1280.0%	2.16
50	273,138	8,131,811	2977.2%	91,708	1,310,874	1429.4%	2.08
51	225,785	7,206,791	3191.9%	81,612	1,246,846	1527.8%	2.09
52	185,917	6,346,223	3413.5%	72,254	1,219,952	1688.4%	2.02
53	152,607	5,561,090	3644.1%	63,684	1,179,031	1851.4%	1.97
54	124,860	4,843,943	3879.5%	55,748	1,146,573	2056.7%	1.89
55	101,835	4,187,176	4111.7%	48,455	1,089,066	2247.6%	1.83
56	82,808	3,610,298	4359.9%	41,808	1,005,204	2404.4%	1.81
57	67,128	3,097,962	4615.0%	35,822	926,342	2586.0%	1.78
58	54,253	2,653,248	4890.5%	30,471	844,543	2771.6%	1.76
59	43,705	2,257,376	5165.0%	25,660	755,292	2943.5%	1.75
60	35,085	1,917,878	5466.4%	21,378	700,286	3275.7%	1.67
Lifetime	324,470,411	613,375,277	189.0%	186,340,624	221,829,327	119.0%	1.59
Lifetime*	187,564,200	176,439,682	94.1%	107,571,316	76,217,927	71.0%	1.32

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
- \* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 6%.

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC2007**

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2017			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
Historical Experience	2009	904,206	0	0.0%	904,206	99,459	11.0%	0.00	0.0%	11.0%	0.00
	2010	6,471,612	471,938	7.3%	5,103,353	634,696	12.4%	0.59	6.4%	12.2%	0.52
	2011	12,943,235	192,502	1.5%	10,673,256	1,623,572	15.2%	0.10	3.3%	14.1%	0.23
	2012	12,768,074	35,323	0.3%	12,073,039	2,468,495	20.4%	0.01	2.2%	16.6%	0.13
	2013	12,624,976	958,098	7.6%	11,596,033	3,042,970	26.2%	0.29	3.6%	19.2%	0.19
	2014	12,338,858	781,271	6.3%	11,146,197	3,477,770	31.2%	0.20	4.1%	21.5%	0.19
	2015	12,036,604	904,646	7.5%	10,691,292	3,918,493	36.7%	0.21	4.7%	23.8%	0.20
	2016	11,864,837	1,831,626	15.4%	10,230,020	4,329,583	42.3%	0.36	6.1%	26.0%	0.23
	2017	11,488,619	2,133,522	18.6%	9,755,706	4,820,905	49.4%	0.38	7.4%	28.3%	0.26
Projected Experience	2018	11,780,897	1,972,500	16.7%	9,254,469	5,386,188	58.2%	0.29	8.3%	30.6%	0.27
	2019	12,702,647	2,261,362	17.8%	8,720,422	5,828,262	66.8%	0.27	9.1%	33.0%	0.28
	2020	12,477,233	2,604,001	20.9%	8,161,117	6,197,048	75.9%	0.27	10.1%	35.4%	0.28
	2021	11,859,339	3,008,501	25.4%	7,593,236	6,470,995	85.2%	0.30	11.1%	37.7%	0.29
	2022	11,515,758	3,485,213	30.3%	7,031,650	6,750,580	96.0%	0.32	12.2%	40.0%	0.31
	2023	11,173,026	4,043,020	36.2%	6,481,361	7,025,951	108.4%	0.33	13.5%	42.2%	0.32
	2024	10,819,713	4,685,547	43.3%	5,945,808	7,199,911	121.1%	0.36	14.8%	44.4%	0.33
	2025	10,455,475	5,416,745	51.8%	5,431,977	7,319,886	134.8%	0.38	16.4%	46.4%	0.35
	2026	10,080,075	6,239,113	61.9%	4,941,999	7,357,442	148.9%	0.42	18.0%	48.4%	0.37
	2027	9,693,728	7,151,499	73.8%	4,475,943	7,354,598	164.3%	0.45	19.9%	50.3%	0.39
	2028	9,296,386	8,148,044	87.6%	4,035,595	7,277,306	180.3%	0.49	21.9%	52.1%	0.42
	2029	8,888,935	9,228,338	103.8%	3,623,734	7,150,595	197.3%	0.53	24.0%	53.8%	0.45
	2030	8,472,136	10,378,004	122.5%	3,242,831	6,982,730	215.3%	0.57	26.3%	55.3%	0.48
	2031	8,047,480	11,590,394	144.0%	2,891,858	6,754,292	233.6%	0.62	28.8%	56.8%	0.51
	2032	7,616,454	12,847,129	168.7%	2,569,229	6,485,427	252.4%	0.67	31.5%	58.1%	0.54
	2033	7,180,994	14,132,752	196.8%	2,275,327	6,121,548	269.0%	0.73	34.2%	59.2%	0.58
	2034	6,742,921	15,412,722	228.6%	2,010,488	5,801,880	288.6%	0.79	37.1%	60.3%	0.62
	2035	6,304,694	16,654,612	264.2%	1,773,436	5,511,710	310.8%	0.85	40.1%	61.2%	0.66
	2036	5,868,973	17,839,708	304.0%	1,561,672	5,190,988	332.4%	0.91	43.2%	62.1%	0.70
	2037	5,438,269	18,945,786	348.4%	1,373,215	4,846,523	352.9%	0.99	46.4%	62.9%	0.74
	2038	5,015,237	19,937,670	397.5%	1,207,250	4,432,675	367.2%	1.08	49.6%	63.5%	0.78
	2039	4,602,502	20,765,026	451.2%	1,062,533	4,117,288	387.5%	1.16	52.7%	64.1%	0.82
	2040	4,202,712	21,440,311	510.2%	936,471	3,865,812	412.8%	1.24	55.9%	64.6%	0.87
	2041	3,818,208	21,936,429	574.5%	826,172	3,608,244	436.7%	1.32	59.0%	65.1%	0.91
	2042	3,450,917	22,256,473	644.9%	729,833	3,344,874	458.3%	1.41	62.1%	65.5%	0.95
	2043	3,102,448	22,366,819	720.9%	646,434	3,042,570	470.7%	1.53	65.0%	65.8%	0.99
	2044	2,774,293	22,283,374	803.2%	574,541	2,806,525	488.5%	1.64	67.8%	66.1%	1.03
	2045	2,467,614	22,020,872	892.4%	512,149	2,640,717	515.6%	1.73	70.5%	66.4%	1.06
	2046	2,183,112	21,563,513	987.7%	457,698	2,482,934	542.5%	1.82	73.1%	66.6%	1.10
	2047	1,921,058	20,971,095	1091.6%	410,267	2,326,371	567.0%	1.93	75.5%	66.9%	1.13
	2048	1,681,240	20,230,488	1203.3%	369,034	2,170,844	588.3%	2.05	77.7%	67.1%	1.16
	2049	1,463,509	19,328,565	1320.7%	333,089	2,071,658	622.0%	2.12	79.7%	67.2%	1.19
	2050	1,266,916	18,341,225	1447.7%	301,442	1,991,972	660.8%	2.19	81.6%	67.4%	1.21
	2051	1,091,033	17,265,985	1582.5%	273,168	1,929,307	706.3%	2.24	83.3%	67.5%	1.23
2052	934,758	16,117,787	1724.3%	247,734	1,885,214	761.0%	2.27	84.8%	67.7%	1.25	
2053	796,861	14,934,255	1874.1%	224,694	1,847,958	822.4%	2.28	86.2%	67.8%	1.27	
2054	675,944	13,733,596	2031.8%	203,749	1,804,644	885.7%	2.29	87.4%	67.9%	1.29	
2055	570,642	12,546,233	2198.6%	184,670	1,748,807	947.0%	2.32	88.4%	68.0%	1.30	
2056	479,676	11,394,815	2375.5%	167,162	1,688,176	1009.9%	2.35	89.4%	68.1%	1.31	
2057	401,507	10,283,153	2561.1%	151,029	1,636,758	1083.7%	2.36	90.2%	68.2%	1.32	
2058	334,740	9,234,014	2758.6%	136,136	1,591,356	1168.9%	2.36	90.9%	68.3%	1.33	
2059	277,923	8,234,278	2962.8%	122,377	1,565,686	1279.4%	2.32	91.5%	68.4%	1.34	
2060	229,883	7,309,759	3179.8%	109,650	1,524,441	1390.3%	2.29	92.0%	68.4%	1.34	
2061	189,444	6,446,098	3402.6%	97,809	1,488,917	1522.3%	2.24	92.4%	68.5%	1.35	
2062	155,598	5,655,950	3635.0%	86,804	1,455,104	1676.3%	2.17	92.8%	68.6%	1.35	
2063	127,423	4,937,295	3874.7%	76,555	1,416,216	1849.9%	2.09	93.1%	68.6%	1.36	
2064	104,023	4,276,661	4111.3%	67,041	1,354,059	2019.8%	2.04	93.3%	68.7%	1.36	
2065	84,694	3,688,088	4354.6%	58,287	1,266,666	2173.1%	2.00	93.6%	68.7%	1.36	
2066	68,730	3,167,867	4609.2%	50,319	1,173,552	2332.2%	1.98	93.7%	68.7%	1.36	
2067	55,627	2,713,642	4878.3%	43,108	1,076,229	2496.6%	1.95	93.9%	68.8%	1.36	
2068	44,874	2,314,407	5157.6%	36,583	980,736	2680.8%	1.92	94.0%	68.8%	1.37	
2069	36,100	1,966,923	5448.5%	30,709	891,659	2903.5%	1.88	94.1%	68.8%	1.37	
2070	28,953	1,670,698	5770.4%	25,463	784,669	3081.6%	1.87	94.2%	68.9%	1.37	
Past	93,441,021	7,308,926	7.8%	82,173,101	24,415,942	29.7%	0.26	7.4%	28.3%	0.26	
Future	231,053,333	607,378,353	262.9%	104,155,327	197,026,503	189.2%	1.39	156.6%	131.8%	1.19	
Lifetime	324,494,354	614,687,279	189.4%	186,328,428	221,442,444	118.8%	1.59	94.2%	69.0%	1.36	

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by Maryland rather than the prior rate action approved by other states.  
- Figures in column D do not reflect any rate action.

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

<b>Lapse</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

<b>Mortality</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

\* The expecteds are based on current best estimate assumptions.

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

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
<b>Total</b>	<b>1,947</b>	<b>1,991</b>	<b>98%</b>	<b>1,589</b>	<b>1,609</b>	<b>99%</b>	<b>912</b>	<b>912</b>	<b>100%</b>	<b>1,070</b>	<b>1,072</b>	<b>100%</b>

<sup>1</sup> Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.

<sup>2</sup> The expected claims are based on current best estimate assumptions.



**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Claim Termination**  
**All Business (exclude AARP-Pru)**

<b>Claim Duration (Months)</b>	<b>Actual Deaths</b>	<b>Expected Deaths<sup>1</sup></b>	<b>Actual Recoveries</b>	<b>Expected Recoveries<sup>1</sup></b>	<b>Deaths A/E%</b>	<b>Recoveries A/E%</b>	<b>Total A/E%</b>
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
<b>Total</b>	<b>22,224</b>	<b>21,949</b>	<b>3,409</b>	<b>3,461</b>	<b>101%</b>	<b>98%</b>	<b>101%</b>

<sup>1</sup> The expected deaths and recoveries are based on current best estimate assumptions.