

Long Term Care Insurance Rate Request Summary  
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number: TIAA-CREF Life Insurance Company - NAIC# 60142

SERFF Tracking Number: META-130630165

Effective Date: upon approval

(Projected) Number of Insureds Affected: 107

New Rates  
Average Annual Premium Per Member: 1854

Revised Rates

Average Annual Premium Per Member: 3207

Average Requested Percentage Rate Change Per Member: 73.0%

Minimum Requested Percentage Rate Change Per Member: 73.0%

Maximum Requested Percentage Rate Change Per Member: 73.0%

Plans Affected  
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
TCL-LTC.04(VA) Ed. 4/00	

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. 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. Therefore, MetLife files rate increase for this block of business.