

APPLICANT'S EXHIBIT **19-B**

Hearings Unit Case No. 16-0002

Office of the Insurance Commissioner

1 Actuarial Memorandum is attached hereto as OIC Exhibit 2: Actuarial
2 Memorandum, 2011.

3 ✓ 14. As a practical matter, carriers do not deem rate filings approved. Carriers
4 desire approval before implementing changes that could be costly to undo
5 if the Commissioner disapproved the rates afterwards.

6 15. I have reviewed the OIC actuary staff email communications regarding
7 the 2011 MetLife rate filing. A true and correct copy of these emails is
8 attached hereto as OIC Exhibit 3: OIC Actuary Staff Emails Regarding
9 Approval.

10 16. I have reviewed the Disposition provided to MetLife regarding the 2011
11 rate filing. A true and correct copy of this Disposition is attached hereto
12 as OIC Exhibit 4: Disposition – Approval of Rate Filing.

13 17. No prior rate increase for these long-term care policies had been filed and
14 the rate, to this date, has not increased since 2011.

15 18. Leo and Mary Driscoll (Petitioners) allege in paragraphs 1.31 through
16 1.57.2 that MetLife failed to provide certain information in the rate filing.
17 *Demand for Hearing*, pgs. 14-18. However, this is a mistaken
18 interpretation of how this information is provided to the Office of the
19 Insurance Commissioner. This information is provided as actuarial
20 calculations that are located within the Actuarial Memorandum and not as
21 a written explanation. For example, information alleged to be missing in
22 Petitioners' paragraphs 1.32, 1.33, 1.34, 1.36, 1.37 are found on pages 12
23 through 15 of the Actuarial Memorandum and details alleged to be
24 missing in paragraph 1.35 can be found in the Actuarial Memorandum at
25 page 10.

26 19. The 2011 MetLife rate filing and supporting materials were no different
in form or substance than any other typical rate filing. The rate filing was
accurately determined to be supported by the calculations.

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