



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

NOTICE OF PUBLIC HEARING IN THE MATTER OF PROPOSED LONG TERM CARE RATE INCREASE APPLICATIONS SUBMITTED BY METROPOLITAN LIFE INSURANCE COMPANY DOCKET NUMBER LH11 - 153

Notice is hereby given that the Insurance Commissioner of the State of Connecticut, or his appointed hearing officer, will conduct a public hearing on January 11 at 9:00 a.m. in room 701 at the Connecticut Insurance Department, 7th Floor, 153 Market Street, Hartford, CT.

This public hearing is being held to consider whether the Long Term Care ("LTC") rate increase application filings ("Applications") submitted by Metropolitan Life Insurance Company ("MetLife") on May 11, 2011 on behalf of Teachers Insurance and Annuity Association of America ("TIAA"), on May 16, 2011 for MetLife, and May 17, 2011 on behalf of TIAA-CREF Life Insurance Company ("TIAA-CREF" and collectively with TIAA and Metlife, the "Applicants") demonstrate that anticipated claims in relation to premiums when combined with actual experience to date comply with the minimum 60% loss ratio requirement pursuant to Conn. Gen. Stat. §38a-501 and is neither excessive, inadequate nor unfairly discriminatory. The proposed effective date of the rate increase is upon approval. The Applicants request the Insurance Commissioner's approval, as required by Conn. Gen. Stat. §38a-501.

The hearing will be conducted pursuant to Conn. Gen. Stat. §§38a-8, 38a-501, 4-176e through 4-184, as applicable; and sections 38a-8-7 through 38a-8-53 (the "Department Rules of Practice"), as applicable, of the Regulations of the Connecticut State Agencies. The hearing will include a period devoted exclusively to public comment. Persons interested in being designated a party or intervenor should review the Department Rules of Practice, including sections 38a-8-48 and 38a-8-49 of the Regulations of the Connecticut State Agencies. Persons seeking to be designated a party or intervenor must submit, at least five business days before the date of hearing, to the Insurance Department a written petition with copies of such petition served to all parties in accordance with section 38a-8-18 of the Department Rules of Practice. Petitions for persons seeking to be designated a party must include a description of the facts that demonstrate that the petitioner's legal rights, duties or privileges shall be specifically affected by the Department's decision in the contested case; petitions for persons seeking to be designated an intervenor must include a description of the facts that demonstrate that the petitioner's participation is in the interests of justice and will not impair the orderly conduct of the proceedings.

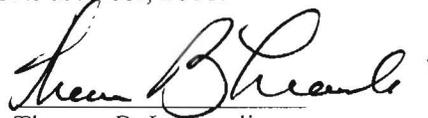
Copies of the Applications are on file with the Connecticut Insurance Department, 153 Market Street, 7th floor, Hartford, Connecticut, and are available for public inspection during regular business hours. Electronic copies of the Applications are available for public inspection on the Insurance Department website at www.ct.gov/cid.

At the public hearing, representatives of the Applicant as well as any party or intervenor designated by the Insurance Commissioner pursuant to sections 38a-8-48 and 38a-8-49 of the Regulations of the Connecticut State Agencies, and his appointed hearing officer, will appear and be heard concerning the consideration by the Insurance Commissioner of the Applications. The public, at the hearing officer's discretion and in accordance with Conn. Gen. Stat. §4-177c(b), will be given an opportunity to comment on the Application orally following the conclusion of the evidence portion of the hearing, or in writing, with respect to the issues to be considered by the Insurance

Commissioner. Oral comments will be limited to no more than five minutes. Written comments on the Applications may be filed with the Insurance Department no later than the close of business on January 6, 2012, by mailing or delivering such statements to the Connecticut Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: LTC Rate Filing Hearing.

The Insurance Department does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services or activities, in accordance with Title II of the Americans with Disabilities Act of 1990. Individuals requiring auxiliary aids for communication or other accommodation are invited to make their needs known to Patty Tiberio at (860) 297-3932.

Dated at Hartford, Connecticut, this 7th day of December, 2011.

A handwritten signature in black ink, appearing to read "Thomas B. Leonardi", written over a horizontal line.

Thomas B. Leonardi
Insurance Commissioner