

SERFF Tracking Number: META-127054652 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48110
Company Tracking Number: CY 2010 RECISSION REPORTS_MLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Individual LTCI Annual Reports
Project Name/Number: CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCI Annual Reports SERFF Tr Num: META-127054652 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Accepted State Tr Num: 48110
For Informational Purposes

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: CY 2010 RECISSION State Status: Filed-Closed
REPORTS_MLIC

Filing Type: Form

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Cherise Crittenden

Disposition Date: 03/02/2011

Date Submitted: 02/25/2011

Disposition Status: Accepted For
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: CY 2010 Recission Reports_MLIC

Status of Filing in Domicile:

Project Number: CY 2010 Recission Reports_MLIC

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/02/2011

State Status Changed: 03/02/2011

Deemer Date:

Created By: Cherise Crittenden

Submitted By: Cherise Crittenden

Corresponding Filing Tracking Number:

Filing Description:

Please refer to the supporting document tab for the cover letter.

Company and Contact

Filing Contact Information

Cherise Crittenden, Consultant-Compliance ccrittenden@metlife.com

MKTG

57 Green Farms Road

203-221-6594 [Phone]

SERFF Tracking Number: *META-127054652* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *48110*
Company Tracking Number: *CY 2010 RECISSION REPORTS_MLIC*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Individual LTCI Annual Reports*
Project Name/Number: *CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC*
 Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	02/25/2011	

SERFF Tracking Number: META-127054652 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48110
Company Tracking Number: CY 2010 RECISSION REPORTS_MLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Individual LTCI Annual Reports
Project Name/Number: CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Rosalind Minor Informational Purposes		03/02/2011	03/02/2011

SERFF Tracking Number: *META-127054652* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *48110*
Company Tracking Number: *CY 2010 RECISSION REPORTS_MLIC*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Individual LTCI Annual Reports*
Project Name/Number: *CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC*

Disposition

Disposition Date: 03/02/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-127054652 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48110
 Company Tracking Number: CY 2010 RECISSION REPORTS_MLIC
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Individual LTCI Annual Reports
 Project Name/Number: CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	RECISSION REPORTS	Accepted for Informational Purposes	Yes
Supporting Document	COVER LETTER	Accepted for Informational Purposes	Yes

SERFF Tracking Number: META-127054652 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48110
 Company Tracking Number: CY 2010 RECISSION REPORTS_MLIC
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Individual LTCL Annual Reports
 Project Name/Number: CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Accepted for Informational Purposes	03/02/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Accepted for Informational Purposes	03/02/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Accepted for Informational Purposes	03/02/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Accepted for Informational Purposes	03/02/2011
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	RECISSION REPORTS	Accepted for Informational Purposes	03/02/2011

SERFF Tracking Number: META-127054652 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48110
Company Tracking Number: CY 2010 RECISSION REPORTS_MLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Individual LTCI Annual Reports
Project Name/Number: CY 2010 Recission Reports_MLIC/CY 2010 Recission Reports_MLIC

Comments:

Attachments:

AR_Rescission Report MLIC 02_11.pdf
Rescission Reports MLIC_Country Wide 02_11.pdf

	Item Status:	Status Date:
Satisfied - Item: COVER LETTER	Accepted for Informational Purposes	03/02/2011

Comments:

Attachment:

AR_Rescission Letter MLIC 02_11.pdf

**RESCISSION REPORTING FORM FOR
LONG-TERM CARE POLICIES**

**FOR THE STATE OF ARKANSAS
FOR THE REPORTING YEAR 2010**

Company Name: Metropolitan Life Insurance Company

NAIC#: 65978

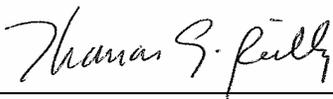
Address: P. O. Box 937
Westport, CT 06881-0937

Phone Number: (203) 221-6553

Due: March 1, 2011

Policy Form #	Policy and Certificate #	Name of Insured	Date of Policy Issuance	Date/s Claim/s Submitted	Date of Rescission
		None			

Detailed reason for rescission: N/A



Signature

Thomas G. Reilly
Director of Product Management & Compliance

February 22, 2011

**RESCISSION REPORTING FORM FOR
LONG-TERM CARE POLICIES COUNTRYWIDE**

FOR THE REPORTING YEAR 2010

Company Name: Metropolitan Life Insurance Company

NAIC#: 65978

Address: P.O. Box 937
Westport, CT 06881-0937

Phone Number: (203) 221-6546

Due: March 1, 2011

State	Policy Form #	Policy and Certificate	Name of Insured	Date of Policy Insurance	Date/s Claim/s Submitted	Date of Rescission
CA	LTC2-IDEAL-CA	14630-17232	Compagna, Roger	4/29/2010	n/a	7/08/2010
CO	LTC2007	22860-2118	James Kopp	9/14/2009	n/a	1/28/2010
OH	LTC2007-OH (0109)	22861-1826	William T. Bryan	3/12/2010	n/a	5/24/2010

Detailed reason for rescission: Failure to disclose medical information which was relevant to the coverage applied for and the risk which Metropolitan Life Insurance Company was asked to underwrite.



Signature

Thomas G. Reilly
Director of Product Management & Compliance

February 22, 2011

Metropolitan Life Insurance Company
Long-Term Care
PO Box 937, Westport, CT 06881-0937



February 22, 2011

The Honorable Jay Bradford
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

Dear Commissioner Bradford:

Re: Metropolitan Life Insurance Company

In accordance with state long-term insurance requirements and/or Section 325 of Title III of the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), we are providing the following reports of rescission in this state (if any), and countrywide for calendar year 2010. This report contains information of a personal and confidential nature regarding insureds reported therein. We request that you treat this information accordingly.

Respectfully,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive style with a large, stylized initial "T".

Thomas G. Reilly
Director of Product Management & Compliance

Enclosure(s)