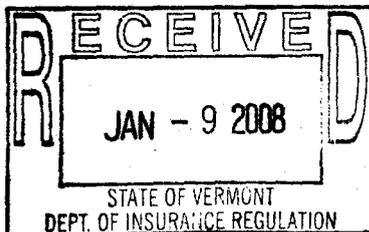


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VIA FEDERAL EXPRESS

January 8, 2008

Hon. Paulette J. Thabault, Commissioner
Vermont Department of Banking, Insurance, Securities and
Health Care Administration
89 Main Street
Montpelier, VT 05620-3101

Attn: Robert M. LaRose, Assistant General Counsel

Re: Vermont Market Conduct Examination of New England Life Insurance Company
BISHCA Docket No. 07-027-1

Dear Mr. LaRose:

Pursuant to 8 V.S.A. Sec. 3574(c), MetLife and the New England Life Insurance Company ("MetLife") appeal the Department of Banking, Insurance, Securities & Health Care Administration Commissioner's Order Adopting Report of Examination, dated December 13, 2007, BISHCA Docket No. 07-027-1, ("the Order") including the remedial action and penalties set forth therein.

MetLife appeals the Order due to inaccuracies and other matters and to preserve its right to a hearing. However, in lieu of a hearing, MetLife proposes an informal discussion of the Order, including its findings of fact and conclusions, and administrative penalties assessed.

If an informal conference is acceptable, we will propose several dates and times for your consideration. Please advise accordingly.

Very truly yours,

Robert F. DiLorenzo