

Special Regulatory Matters & Privacy  
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**MetLife**<sup>®</sup>

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April 24, 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

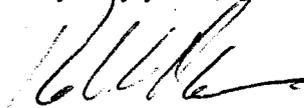
Dear Mr. LaRose:

MetLife and the New England Life Insurance Company ("MetLife") withdraw the January 8, 2008 appeal of 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, made pursuant to 8 V.S.A. Sec. 3574(c).

Enclosed is a check in the amount of \$9,500 representing the penalty noticed in the Order and assessed MetLife in connection with this examination.

MetLife is pleased to withdraw its appeal following determination of a process acceptable to the Department and Company to resolve the matters raised in the Order.

Very truly yours,



Robert F. DiLorenzo  
Assistant Vice President

Encl.