STATE OF OHIO
DEPARTMENT OF INSURANCE
2100 Stella Court
Columbus, Ohio 43215-1067

IN THE MATTER OF:	)	ORDER ADOPTING
	)	REGULATORY
	)	SETTLEMENT
	)	AGREEMENT
	)	
METROPOLITAN LIFE INSURANCE	)	
COMPANY	)	

This matter comes before the Superintendent of Insurance for adoption of a Regulatory Settlement Agreement entered into between the state of New York and The Metropolitan Life Insurance Company (hereinafter "MetLife"). This settlement resolves claims of racially discriminatory practices by the Company relating to the sale of industrial life and certain other life insurance policies. Upon consideration of the record, and being otherwise fully advised, the Superintendent hereby finds:

1. By unanimous Resolution of the National Association of Insurance Commissioners (hereinafter "NAIC"), dated June 12, 2000, the NAIC authorized the New York State Department of Insurance, in consultation with other regulators, to act as primary negotiator in negotiations with MetLife, seeking a proposed negotiated settlement of issues resulting from claims of racially discriminatory practices by MetLife relating to the sale of industrial life and certain other life insurance policies.

2. The aforementioned racially discriminatory practices occurred in all fifty states and the District of Columbia. MetLife is licensed to transact business in this state. As affecting this state, the Ohio Department of Insurance (hereinafter "the Department"), has jurisdiction over the subject matter of this proceeding and MetLife.

3. In accordance with the NAIC Resolution, a proposed settlement has been presented to the Department, the terms of which are set forth in the Regulatory Settlement Agreement dated August 29, 2002, attached as Exhibit "A," which has been executed by MetLife and the New York State Department of Insurance, in its capacity as primary negotiator.

4. Upon a review of the Regulatory Settlement Agreement, it is found that it is a fair and proper disposition of the matters addressed therein.

IT IS THEREFORE ORDERED THAT:

The Regulatory Settlement Agreement signed on August 29, 2002, is approved, adopted and attached hereto. MetLife shall immediately initiate compliance with all terms and conditions of the Regulatory Settlement Agreement as incorporated herein.

This Order is effective immediately and is hereby entered into the Journal of the Ohio Department of insurance

Dated this 18th day of October, 2002

J. Lee Covington II
Director, Ohio Department of Insurance