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AUG 15 2018

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: METLIFE AUTO & HOME
INSURANCE AGENCY, INC
PO BOX 370
WARWICK, RI 02886

TRACKING ID: 318761(E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Metlife Auto & Home Insurance Agency, Inc. and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is

authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Metlife Auto & Home Insurance Agency, Inc. ("Metlife") holds a non-resident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Metlife's failure to report a March 2018 administrative action taken by the state of Delaware within thirty days of the final disposition of the matter, which is a violation of Section 375.141.6, RSMo (Supp. 2013), and subjects Metlife to enforcement action by the Director;

WHEREAS, Metlife has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to renew its business entity producer license, and states that it understands its rights to contest any such actions;

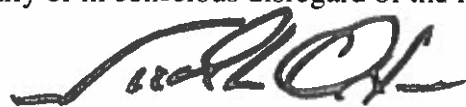
AND WHEREAS, Metlife acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Metlife, in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Metlife are committed knowingly, intentionally or in conscious disregard of the law, that it failed to report other states administrative action within thirty days of the final disposition of the matter and that such conduct violated Section 375.141.6, RSMo (Supp. 2013);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Metlife does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250), such sum to be paid into the State School Moneys Fund

pursuant to Sections 374.046 and 374.280, RSMo.

Metlife shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than August 15, 2018.

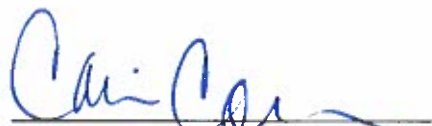
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Metlife, nothing in this Agreement shall preclude the Director or the Division from introducing Metlife's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.



DATED: August 6, 2018

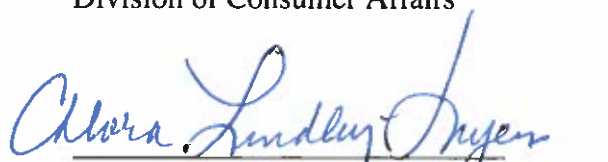
Metlife Auto & Home Insurance
Agency, Inc.
By: Nicole Chretien
Its: AVP
License No. 8010975

DATED: 8/15/18



Carrie Couch, Director
Division of Consumer Affairs

DATED: AUGUST 17, 2018



Chlora Lindley-Myers, Director
Department of Insurance, Financial
Institutions and Professional Registration

Return original to:
Kelley Dawley
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001

Jefferson City, MO 65102