

MetLife Auto & Home Announces Agreement with Advanced Protection Technologies to Help Protect Consumers against Home Damage from Power Surges

Warwick, RI -- June 5, 2007 -- MetLife Auto & Home and Advanced Protection Technologies (APT) of Clearwater, FL, have announced that the two companies have entered a contract under which MetLife Auto & Home customers, and customers of its affiliates, have the opportunity to purchase, at a special discount, products and services designed to protect homes against the damaging effects of power surges. This offering is the first of its kind in the property and casualty industry for APT.

Under the agreement, APT will allow MetLife Auto & Home's and MetLife's customers access to discounts on a variety of surge suppression products, through a specially-created web page that offers APT's **Surgeassure** product line, and access to a database of licensed, local electrical contractors that APT certifies as qualified to install the surge suppression products. APT product information is accessible at www.surgeassure.com.

"Insurance companies, like their customers, want to focus on safety and loss prevention," said Mike Convery, vice president of Claims for MetLife Auto & Home. "As consumers increasingly purchase technologically-sophisticated products that are vulnerable to power surges, they can face expensive losses -- many of them not covered by insurance, or below their deductible limits. This equipment can dramatically minimize the financial impact of a high voltage spike, which will bring greater peace of mind to our customers."

According to the Insurance Information Institute, fire, lightning, and associated debris-removal claims accounted for 22.5 percent of all homeowners losses in 2006, and \$16 for every \$100 of all insurance premiums. Lightning causes more than \$1 billion in insurance industry losses from residential claims each year in the United States. The issue is not only lightning strikes: many lower-level power surges occur as a result of normal electric utility operations, or even home appliances that use motors, such as washing machines and air conditioners, causing small

power surges simply by turning on and off -- which damages appliances over time.

"The homes of today are much more vulnerable to power surge damage than they were five or 10 years ago," said Andy Malcolm, vice president of sales for Advanced Protection Technologies. "While most homeowners protect their computers and televisions, they don't think about protecting other sensitive equipment, such as appliances and heating and

cooling systems. These systems are just as vulnerable and, for most homeowners, represent a substantial investment. We commend MetLife Auto & Home for being the first in the property and casualty industry to take a proactive approach to a growing problem that is easily preventable."

MetLife Auto & Home is one of the nation's leading personal lines property and casualty insurance companies. MetLife Auto & Home has developed a reputation for innovation in product design, being the first insurer to introduce product enhancements that provide greater value to consumers, providing Identity Theft Resolution Service to most of its auto and home insurance customers at no additional charge.* MetLife Auto & Home is a subsidiary of MetLife, Inc. (NYSE: MET), the holding company for leading providers of insurance and financial services with operations throughout the U.S. and the Latin America, Europe, and Pacific Asia. For more information, please visit www.metlife.com.

Advanced Protection Technologies (APT) was established in 1983, and is considered a worldwide leader in the surge suppression industry, particularly for commercial and industrial facilities. The company recently formed a new division to offer its industrial-strength surge suppression products to residential customers under the brand name **Surgeassure**, including protection equipment for appliances, home theater systems, and home office equipment. Headquartered in Florida, APT has developed a strong reputation for customer service, and has received numerous awards, including the coveted Frost and Sullivan Market Engineering award.

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MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

* Identity Theft Resolution Service is not available in all states, such as Massachusetts (available homeowners only), New Hampshire, and North Carolina.