George B. Trefts, F.S.A.
Associate Actuary

Metropolitan Li
One Madison Avenue
New York, N.Y. 10010

PLAINTIFF'S EXHIBIT

MET-842

The Honorable Richard E. Stewart
Superintendent of Insurance
New York State Insurance Department
324 State Street
Albany, New York 12210

Re Use of Group Agreement Form G.9372 - (Department Control #67040230)
For the Raybestos - Manhattan, Incorporated

Dear Mr. Stewart

Metropolitan received, on April 18, 1967, approval of your Department for the use of Group Agreement Form G.9372 subject to certain conditions among which were the submission of complete data concerning each case which may be written on that form both within and without New York State and the filing with the Department of a memorandum justifying the rate to be charged in each case. Also the Certificate Form for use in each such case must be filed for approval prior to its use.

We will underwrite, effective August 1, 1970, an arrangement contemplated by Group Agreement Form G.9372 for Raybestos - Manhattan, Incorporated, whose Head Offices are in Bridgeport, Connecticut. This letter pertains to the Medical Care insurance presently inforce with Metropolitan on all employees in the United States. Claims will be processed and paid by Metropolitan by means of drafts drawn on Raybestos - Manhattan, Incorporated.

The Medical Care coverages consist of basic hospital and surgical benefits with superimposed Major Medical insurance. Medical Care insurance has been inforce with Metropolitan for many years and thus is experience rated at the present time. Employees contribute a portion of the cost.

The attached memorandum shows the rates to be included in Agreement Form G.9372. A separate letter will be sent to you concerning the Certificate Form to be used.

We trust this is in accordance with the requirements of your Department.

Sincerely

G. B. Trefts

Associate Actuary

August 11, 1970

This memorandum shows the amounts to be included in two paragraphs of Agreement Form G.9372 when attached to Metropolitan's Group Insurance Policy with Raybestos - Manhattan, Incorporated.

The amounts to be shown and the appropriate paragraphs referred to are as follows:

1. In Paragraph 5, Lines 10 to 14 -

The amount shown here will be $20.65. Prior to the effective date of Agreement Form G.9372 Raybestos - Manhattan, Incorporated is paying to Metropolitan for the coverages affected by that Agreement Form a monthly premium of $22.95 per employee. Under the proposed arrangement the Employer will have paid from his funds an aggregate amount of up to 90% of the premium payable prior to the effective date of Agreement Form G.9372.

The tenth and eleventh lines, and the thirteenth and fourteenth lines, in paragraph (5) will read as follows:

"$20.65 times the number of Employees reported by the Employer to be covered by the Group Policy for determining premiums for that policy month."

2. Paragraph 11, Lines 8 and 9 -

The monthly premium to be shown here will be $2.30 per Employee reported by the Employer to be covered by the Group Policy for determining premiums. This represents 10% of the premium payable by the Employer prior to the effective date of Agreement Form G.9372.

August 11, 1970

A. B. Foster