STATE OF NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF THE PUBLIC HEARING HELD PURSUANT TO N.J.S.A. 17B:25-18.3 ON MODIFICATIONS TO THE TYPES OF LIFE, HEALTH AND ANNUITY FORMS ELIGIBLE FOR FILING PURSUANT TO A CERTIFICATION PROCESS)) ORDER APPROVING) HEARING OFFICER'S) REPORT)
I have read the hearing officer's report	dated November 5, 2004 regarding the
above-captioned matter, and I concur with the	recommendations contained therein.
Accordingly, I hereby order that no modification	ns be made at this time to the current
file and use eligibility list set forth at N.J.A.C. 1	1:4-40.9.
<u>11/8/04</u> Date	/s/ Holly C. Bakke Holly C. Bakke Commissioner

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