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)	ORDER APPROVING
LIFE, HEALTH AND ANNUITY FORMS)	HEARING OFFICER'S
ELIGIBLE FOR FILING PURSUANT TO)	REPORT
A CERTIFICATION PROCESS)	

I have read the hearing officer's report dated November 9, 2007 regarding the above-captioned matter, and I concur with the recommendations contained therein.

Accordingly, I hereby order that no modifications be made at this time to the current file and use eligibility list set forth at N.J.A.C. 11:4-40.9.

11/9/07	<u>/s/Steven M. Goldman</u>
Date	Steven M. Goldman
	Commissioner

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