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 21, 2008 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.

| 11/25/08 | /s/ Steven M. Goldman |
|----------|-----------------------|
| Date | Steven M. Goldman |
| | Commissioner |

inoord/fu2008