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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

IN RE: :
: ADOPTION OF REGULATORY
: SETTLEMENT AGREEMENT

TRANSAMERICA LIFE INSURANCE CO., :
TRANSAMERICA ADVISORS LIFE :
INSURANCE CO., TRANSAMERICA : **Docket No. 2013-127**
ADVISORS LIFE INSURANCE CO. OF NEW :
YORK, TRANSAMERICA FINANCIAL LIFE : **Enf. Case No. 3382**
INSURANCE CO., MONUMENTAL LIFE :
INSURANCE CO., STONEBRIDGE LIFE :
INSURANCE CO., WESTERN RESERVE LIFE :
ASSURANCE CO. OF OHIO, and each of its :
predecessors, successors, and assigns and :
subsidiaries :
:

WHEREAS, a Regulatory Settlement Agreement (“the Agreement”) has been entered into between Transamerica Life Insurance Company, Transamerica Advisors Life Insurance Company, Transamerica Advisors Life Insurance Company of New York, Transamerica Financial Life Insurance Company, Monumental Life Insurance Company, Stonebridge Life Insurance Company, Western Reserve Life Assurance Company of Ohio, and each of its predecessors, successors, and assigns and subsidiaries (“the Companies”) and the chief insurance regulators of California, Florida, Illinois, New Hampshire, North Dakota, Vermont, and Pennsylvania (“the Lead Departments”), which agreement is as a

result of a Multi-State Market Conduct Examination of the Companies' settlement practices, procedures and policies administration relating to claims, and the use of the Social Security Death Master File or similar database or service, including the companies' efforts to identify the owners and beneficiaries of unclaimed Proceeds; and

WHEREAS, the Companies have agreed to Business Reforms in regard to settlement practices, procedures and policies administration relating to claims, and the use of the Social Security Death Master File or similar database or service, including the companies' efforts to identify the owners and beneficiaries of unclaimed; and

WHEREAS, the Utah Insurance Commissioner has determined that it is in the best interests of the citizens of the State of Utah that the Utah Insurance Department participate in the settlement of the subject matter of the Regulatory Settlement Agreement;

NOW THEREFORE, IT IS HEREBY ORDERED:

The Commissioner of the Utah Insurance Department hereby adopts, agrees and approves the Regulatory Settlement Agreement between the Companies and the Lead Departments.

DATED this 29th day of September, 2013.

TODD E. KISER
INSURANCE COMMISSIONER



Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3800

SCHEDULE B

**PARTICIPATING REGULATOR ADOPTION
TRANSAMERICA REGULATORY SETTLEMENT AGREEMENT**

On behalf of Utah, I, Todd E. Kiser,
(State) (Chief Insurance Regulator),
hereby adopt, agree, and approve this Agreement.

BY: [Signature]
(Signature)

STATE: Utah

TITLE: Commissioner Insurance Department

DATE: 9/03/2013

Please provide the following information as to how your state's allocation of the Multi-State Examination Payment should be sent from Transamerica.

CONTACT NAME: Patrick Lee

MAILING ADDRESS: State office Building, Room 3110
Salt Lake City, UT 84114

PAYMENT MADE TO: Utah Insurance Department

Please return this form to:

Debbie Hammond
Market Conduct
Illinois Department of Insurance
320 W. Washington Street
Springfield, IL 62767-0001
Phone: 217.524.5037
Fax: 217.557.8494
Email: Debbie.hammond@illinois.gov