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BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

IN RE:	:	
	:	ADOPTION OF REGULATORY
	:	SETTLEMENT AGREEMENT
NEW YORK LIFE INSURANCE COMPANY	:	
NEW YORK LIFE INSURANCE AND ANNUITY	:	
CORPORATION, and NYLIFE INSURANCE	:	Docket No. 2013-149 AD
COMPANY OF ARIZONA	:	
	:	
	:	
	:	

WHEREAS, a Regulatory Settlement Agreement (“the Agreement”) has been entered into between New York Life Insurance Company, New York Life Insurance and Annuity Corporation, and NYLife Insurance Company of Arizona (“the Companies”) and the chief insurance regulators of California Department of Insurance, Florida Office of Insurance Regulation, Illinois Department of Insurance, New Hampshire Insurance Department, North Dakota Insurance Department, and Pennsylvania Insurance Department (“the Lead States”), which agreement was entered into in October 2013, 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 specific business practices and 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 property; and

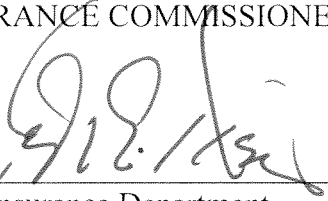
WHEREAS, the Utah Insurance Commissioner has determined that it is in the best interests of the citizens of the State of Utah that the Utah Insurance Department participate in the settlement of the subject matter of the Regulatory Settlement Agreement;

NOW THEREFORE, IT IS HEREBY ORDERED:

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

DATED this 5th day of December, 2013.

TODD E. KISER
INSURANCE COMMISSIONER


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

CERTIFICATE OF MAILING

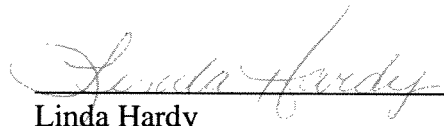
I do hereby certify that on this date I e-mailed to Raquel.Cano@insurance.ca.gov and mailed, by certified mail, postage prepaid, a true and correct copy of the attached:

Adoption of Regulatory Settlement Agreement

To the following:

Raquel Cano, Assistant to General Counsel
Legal Division Office
California Department of Insurance
45 Fremont Street 23rd Floor
San Francisco, CA 94105

DATED this 5th day of December, 2013



Linda Hardy
Utah Department of Insurance
Market Conduct
State Office Building, Room 3110
Salt Lake City, UT 84114-6901