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

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

**AMERICAN MEDICAL AND LIFE
INSURANCE COMPANY,**

14 Wall Street, Suite 5H
New York, NY 10005
Company No. 15671,

Respondent.

**NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER**

**SUSPENSION OF
CERTIFICATE OF AUTHORITY**

**Docket No. 2015-067EX
Enforcement Case No. 3626**

**Judge Mark Kleinfield
Administrative Law Judge**

The Utah Insurance Department (“Department”), by and through its attorney, Perri Ann Babalis, Assistant Attorney General, has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated §§ 31A-2-201 and 63G-4-201 and Utah Administrative Code Rule R590-

160. Based upon information contained in the Department files or known to Utah's Insurance Commissioner ("Commissioner"), the Commissioner makes the following:

FINDINGS OF FACT

1. The Respondent is an insurer domesticated in the State of New York, holding a certificate of authority to do an insurance business in the State of Utah, Utah Company Identification No. 15671.

2. As of December 31, 2014, Respondent's Capital and Surplus was a negative \$2,100,290.00 and Risk Based Capital ("RBC") was -240%. On March 31, 2015, Respondent's capital and surplus declined even further to a negative \$2,773,811.00 and RBC was -317%.

3. Respondent is currently in hazardous financial condition and a mandatory control level pursuant to Utah Code. Ann. § 31A-16-606.

4. Pursuant to Utah Code Ann. § 31A-14-217, if there exist grounds for a delinquency proceeding under Title 31A, Chapter 27a, if the foreign insurer were a domestic insurer, the Commissioner may suspend the foreign insurer's certificate of authority.

Having entered his Findings of Fact, the Commissioner now enters the following:

CONCLUSIONS OF LAW

1. Grounds exist for delinquency proceedings under Chapter 27a of the Utah Insurance Code if Respondent were a domestic insurer.

2. Respondent's Certificate of Authority should be suspended pursuant to Utah Code Ann. § 31A-14-217.

Based upon the forgoing Findings of Fact and Conclusions of Law, the Commissioner now

enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent's Utah Certificate of Authority is suspended for a period of 12 months as of the date this Order becomes final. During the period of suspension of Respondent's Certificate of Authority, Respondent may service existing policies insuring Utah residents or covering risks in the State of Utah, including renewal of those policies. However, Respondent shall not solicit, market, sell or place new policies of insurance in the State of Utah.

2. Respondent remains under the jurisdiction of the Utah Insurance Commissioner until released from regulation pursuant to the requirements of the Utah Insurance Code.

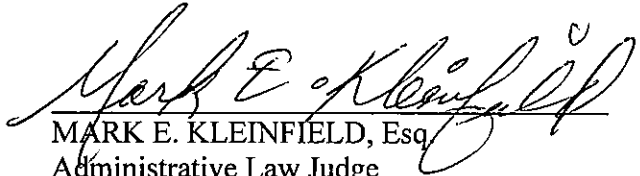
3. During the period of suspension of Respondent's Certificate of Authority, Respondent shall continue to file its Annual Statement and renewal of its Certificate of Authority.

4. The suspension of Respondent's Certificate of Authority may be earlier terminated upon a showing that it meets the risk based capital requirements and is otherwise qualified to conduct business in this state.

5. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the Department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

DATED this 9th day of JULY, 2015.

TODD E. KISER
UTAH INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
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NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by Perri Ann Babalis, Assistant Attorney General, 160 East 300 South, Fifth Floor, P.O. Box 140874, Salt Lake City, Utah 84114-0874, Telephone Number (801) 366-0375. **Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.**

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.