

STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY & ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

IN THE MATTER OF THE *
WESTERN AND SOUTHERN * ALASKA CONSENT ORDER
LIFE INSURANCE COMPANY * MCE 05-09
*
MULTI-STATE *
MARKET CONDUCT EXAMINATION *
* * * * *

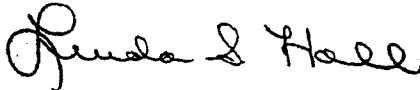
This Consent Order (Alaska Consent Order) is hereby issued by the State of Alaska, Department of Commerce, Community, and Economic Development, Division of Insurance (Alaska DOI) in disposition of the matter captioned above.

This matter comes before the Alaska DOI upon notification of resolution of a market conduct examination of the Western and Southern Life Insurance Company (Company).

IT IS THEREFORE ORDERED THAT:

1. The Consent Order entered into between the Company and the Ohio Department of Insurance on August 24, 2005 is hereby approved and adopted.
2. The report titled "Race Based Pricing Activities With Respect to the Life Insurance Business of Western & Southern Life Insurance Company" and dated December 31, 2003 is hereby approved and adopted.
3. The Company shall immediately initiate compliance with all terms and conditions of the Consent Order and follow all recommendations outlined in the report.
4. With respect to Section II, Subsection I of the consent order the Alaska DOI will be considered to be a participating state and the Company will make a pro-rata administrative payment to the Alaska DOI in lieu of any other administrative penalty that may be imposed the Alaska Director of Insurance.

This order is dated and effective December 30, 2005.



Linda S. Hall
Director