

Lincoln Benefit a letter dated 12/21/09 in which Lincoln Benefit provided some of the information but declined to provide other information because Lincoln Benefit believed that the other information was not relevant to determining whether the policy issued by Lincoln Benefit to the particular insured was suitable for the insured. On 1/7/10, the director sent an e-mail to Lincoln Benefit attaching a letter dated 1/7/10 requesting the other information previously requested on 12/1/09, plus additional information, by 2/8/10. The director received from Lincoln Benefit letters dated 2/2/10 and 2/16/10 providing the other information previously requested on 12/1/09, plus the additional information requested on 1/7/10.

Action

Pursuant to ORS 731.988(1), Lincoln Benefit is assessed a civil penalty of \$2,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered or mailed to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

Dated April 19, 2010

/s/ Keith Hauschildt

[Signature of Representative]

Keith Hauschildt

[Printed Name of Representative]

Chief Compliance Officer

[Printed Title of Representative]

Lincoln Benefit Life Company

FINAL ORDER

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated May 6, 2010

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services