**STATE OF OREGON**
**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**
**INSURANCE DIVISION**

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| In the Matter of **Nationwide Life Insurance Company** *et al.* | ) | **FINAL ORDER** |
| | ) | Case No. INS 12-10-002 |

Pursuant to Oregon Revised Statutes (ORS) 731.256, the Director of the Oregon Department of Consumer and Business Services (director), by and through the Insurance Division, commenced this administrative proceeding to take enforcement action against Nationwide Life Insurance Company (Nationwide Life), Nationwide Life Insurance Company of America (Nationwide Life America), Nationwide Life and Annuity Insurance Company (Nationwide Life Annuity), and Nationwide Life and Annuity Insurance Company of America (Nationwide Life Annuity America) (collectively referred to herein as Nationwide).

On 10/8/12, Nationwide entered into a multi-state regulatory settlement agreement. The agreement will become effective if certain conditions are met.

Pursuant to ORS 183.417(3), the director adopts, and incorporates herein by this reference, the agreement, and orders that the following action be taken, if and when such agreement becomes effective.

**Action**

Nationwide shall comply with the agreement as it applies to Oregon.

Dated NOV 05 2012

Louis Savage
Insurance Commissioner

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