STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **John Hancock Life Insurance Company (U.S.A.)** *et al.*	))	**FINAL ORDER** Case No. INS 12-12-002

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 John Hancock Life Insurance Company (U.S.A.), John Hancock Life Insurance Company, John Hancock Variable Life Insurance Company and John Hancock Life and Health Insurance Company (collectively referred to herein as John Hancock.)

On 11/9/12, John Hancock 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

John Hancock shall comply with the agreement as it applies to Oregon.

Dated DEC 20 2012

Louis Savage
Insurance Commissioner

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