STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **Aviva Life and Annuity Company** *et al.*) **FINAL ORDER**
) Case No. INS 13-12-004

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 Aviva Life and Annuity Company (Aviva Life), Aviva Life and Annuity Company of New York (Aviva Life of NY), Presidential Life Insurance Company – USA (Presidential Life – USA), and First Allmerica Financial Life Insurance Company (First Allmerica). [1]

On 9/30/13, Aviva Life and Aviva Life of NY entered into a multi-state regulatory settlement agreement. On the same date, Aviva Life and Aviva Life of NY, as well as Presidential Life – USA and First Allmerica, entered into a multi-state ancillary settlement agreement. Both agreements became effective on 12/4/13.

Pursuant to ORS 183.417(3), the director adopts, and incorporates herein by this reference, both agreements, and orders that the following action be taken.

Action

Aviva Life, Aviva Life of NY, Presidential Life – USA, and First Allmerica shall comply with their respective agreements as they apply to Oregon.

Dated JAN 09 2014

Laura N. Cali, FCAS, MAAA
Insurance Commissioner and Chief Actuary

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[1] Aviva Life of NY is not licensed as an insurer in Oregon.