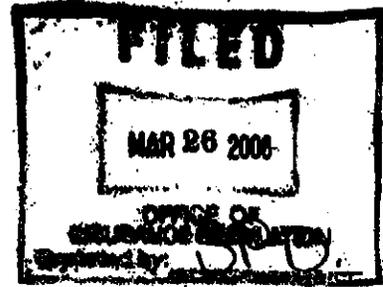




OFFICE OF INSURANCE REGULATION



KEVIN M. MCCARTY
COMMISSIONER

IN THE MATTER OF:

CASE NO: 93120-07-CO

STATE FARM LIFE INSURANCE
COMPANY

CONSENT ORDER

THIS CAUSE came on for consideration upon the agreement between STATE FARM LIFE INSURANCE COMPANY (hereinafter referred to as "STATE FARM") and the OFFICE OF INSURANCE REGULATION (hereinafter referred to as the "OFFICE"). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the COMMISSIONER OF THE OFFICE OF INSURANCE REGULATION hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter of, and parties to, this proceeding.
2. STATE FARM is a foreign insurer authorized to transact insurance business in Florida and is subject to the jurisdiction and regulation of the OFFICE pursuant to the Florida Insurance Code.
3. The OFFICE conducted a market conduct examination of STATE FARM pursuant to Section 624.3161, Florida Statutes, in 2007, and as a result of that examination it has been determined that on one occasion STATE FARM violated the following provision of the Florida Insurance Code:

Section 626.9541(1)(dd), Florida Statutes – Refusal of life insurance; refusal to continue the life insurance of; or limiting the amount, extent, or kind of life insurance coverage available to an individual based solely on the individual's past or future lawful foreign travel plans.

4. STATE FARM expressly waives a hearing in this matter, the making of Findings of Fact and Conclusions of Law by the OFFICE, and all further and other proceedings herein to which the parties may be entitled by law. STATE FARM hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order, in any forum, including the right to any administrative proceeding, circuit or federal court action, or any appeal.

5. STATE FARM agrees that upon the execution of this Consent Order it shall be subject to the following terms and conditions:

(a) STATE FARM shall pay a penalty of Seven Thousand Five Hundred Dollars (\$7,500) and administrative costs of Three Thousand Dollars (\$3,000) on or before the 30th day after this Consent Order is executed.

(b) STATE FARM shall, within 30 days of the execution of the Consent Order, provide to the OFFICE certification by an officer of the Company that all necessary corrective actions have been completed.

(c) STATE FARM is hereby placed on notice of the requirements of the above referenced sections of law and agrees that any future violations of these sections by STATE FARM may subject STATE FARM to appropriate penalties.

(d) STATE FARM shall henceforth comply with all of the provisions of the Florida Insurance Code and the Florida Administrative Code.

6. STATE FARM agrees that the failure to adhere to one or more of the above terms and conditions of this Consent Order shall constitute a violation of a lawful order of the OFFICE,

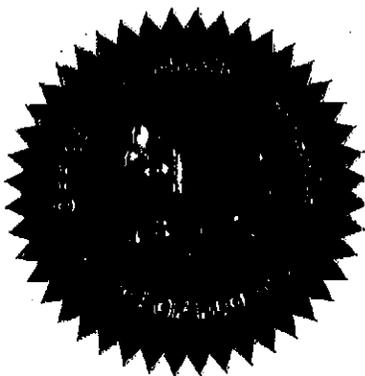
and shall subject STATE FARM to such administrative action as the OFFICE may deem appropriate.

7. Except as noted above, each party to this action shall bear its own costs and attorney's fees.

THEREFORE, the agreement between STATE FARM and the OFFICE, the terms and conditions of which are set forth above, is APPROVED.

FURTHER, all terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 26TH day of MARCH, 2008.



KEVIN M. McCARTY
Commissioner
Office of Insurance Regulation

By execution hereof, STATE FARM LIFE INSURANCE COMPANY consents to entry of this Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions therein. The undersigned represents that he or she has the authority to bind STATE FARM LIFE INSURANCE COMPANY to the terms and conditions of this Consent Order.

STATE FARM LIFE
INSURANCE COMPANY

By: _____

[Corporate Seal]

Print Name: WENDELL P. HAYWOOD

Title: ASSISTANT VICE PRESIDENT

Date: MARCH 10, 2008

STATE OF IL

COUNTY OF McLean

The foregoing instrument was acknowledged before me this 10th day of March, 2008, by Wendell P. Haywood, who is personally known to me or has produced the following identification _____.

Signature of Notary



Kelly Melton
Print or Type Name

My Commission Expires: 12/30/10