STATE OF NEW YORK INSURANCE DEPARTMENT

REPORT ON EXAMINATION

OF

THE MANUFACTURERS LIFE INSURANCE COMPANY OF NEW YORK

CONDITION: DECEMBER 31, 2004

DATE OF REPORT: JANUARY 31, 2006

STATE OF NEW YORK INSURANCE DEPARTMENT

REPORT ON EXAMINATION

OF

THE MANUFACTURERS LIFE INSURANCE COMPANY OF NEW YORK

AS OF

DECEMBER 31, 2004

DATE OF REPORT:	JANUARY 31, 2006
EXAMINER:	JACQUELINE TUCKER

TABLE OF CONTENTS

STATE OF NEW YORK
INSURANCE DEPARTMENT
25 BEAVER STREET
NEW YORK, NEW YORK 10004

George E. Pataki
Governor

Howard Mills
Superintendent

January 31, 2006

Honorable Howard Mills
Superintendent of Insurance
Albany, New York 12257

Sir:

In accordance with instructions contained in Appointment No. 22387, dated July 8, 2005 and annexed hereto, an examination has been made into the condition and affairs of The Manufacturers Life Insurance Company of New York, hereinafter referred to as “the Company,” at its home office located at 100 Summit Lake Drive, Valhalla, New York 10595.

Wherever “Department” appears in this report, it refers to the State of New York Insurance Department.

The report indicating the results of this examination is respectfully submitted.

1. EXECUTIVE SUMMARY

On April 28, 2004, Manulife Financial Corporation ("MFC"), the Company's ultimate parent, merged with John Hancock Financial Services, Inc. As a result, there were numerous name changes, effective January 1, 2005, throughout the holding company system. Notably, the Company was renamed John Hancock Life Insurance Company of New York, and its parent, The Manufacturers Life Insurance Company (U.S.A.), was renamed John Hancock Life Insurance Company (U.S.A.). (See item 3 of this report)

The examiner's review of a sample of transactions did not reveal any differences which materially affected the Company's financial condition as presented in its financial statements contained in the December 31, 2004 filed annual statement. (See item 5 of this report)

The Company violated Section 1505(d)(3) of the New York Insurance Law by failing to comply with the provisions of its administrative services agreement. (See item 7 of this report)

2. SCOPE OF EXAMINATION

The prior examination was conducted as of December 31, 2001. This examination covers the period from January 1, 2002 through December 31, 2004. As necessary, the examiner reviewed transactions occurring subsequent to December 31, 2004 but prior to the date of this report (i.e., the completion date of the examination).

The examination comprised a verification of assets and liabilities as of December 31, 2004 to determine whether the Company's 2004 filed annual statement fairly presents its financial condition. The examiner reviewed the Company's income and disbursements necessary to accomplish such verification and utilized the National Association of Insurance Commissioners' Examiners Handbook or such other examination procedures, as deemed appropriate, in such review and in the review or audit of the following matters:

Company history
Management and control
Corporate records
Fidelity bond and other insurance
Officers' and employees' welfare and pension plans
Territory and plan of operation
Market conduct activities
Growth of Company
Business in force by states
Mortality and loss experience
Reinsurance
Accounts and records
Financial statements

The examiner reviewed the corrective actions taken by the Company with respect to the violation and recommendation contained in the prior report on examination. The results of the examiner's review are contained in item 8 of this report.

This report on examination is confined to financial statements and comments on those matters which involve departure from laws, regulations or rules, or which require explanation or description.

3. DESCRIPTION OF COMPANY

A. History

The Company was incorporated as a stock life insurance company under the laws of New York on February 10, 1992 under the name of First North American Life Assurance Company. It was licensed and commenced business on July 22, 1992. The Company changed its name to The Manufacturers Life Insurance Company of New York on October 2, 1997. Subsequent to the examination period, the Company's name was changed to John Hancock Life Insurance Company of New York.

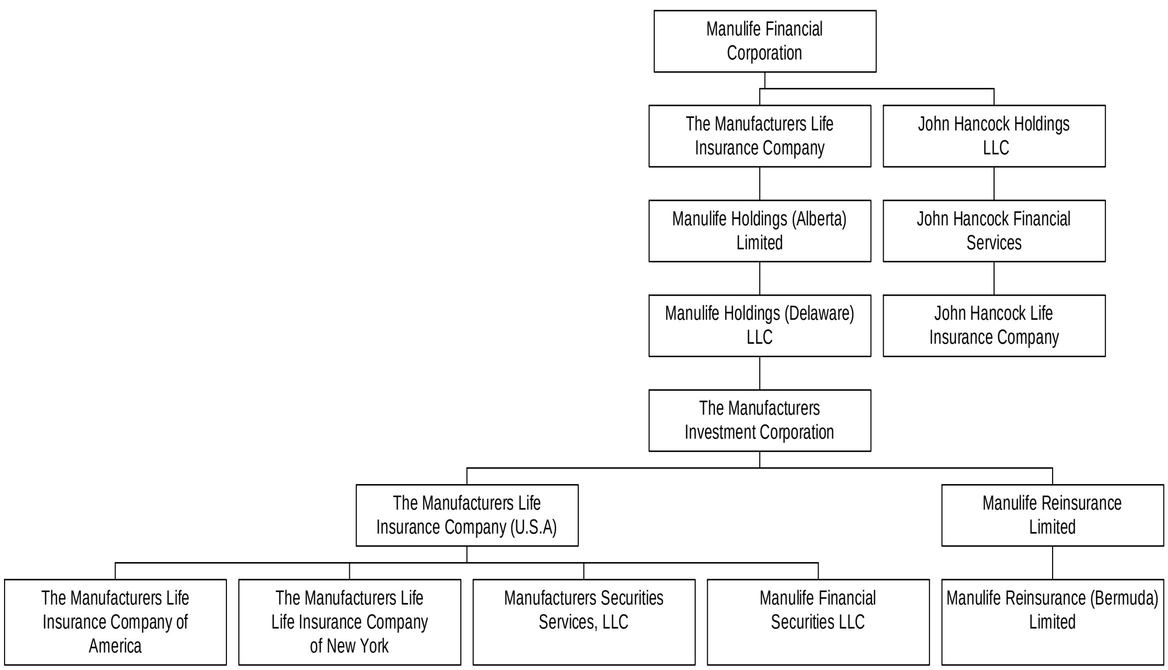
The Company's initial resources of $7,500,000, consisting of common capital stock of $2,000,000 and paid-in and contributed surplus of $5,500,000, were provided through the sale of 2,000,000 shares of common stock (with a par value of $1 each) for $3.75 per share. On October 31, 1998, the Company received a contribution to paid-in surplus from its then parent, The Manufacturers Life Insurance Company of North America ("MNA"), in the form of a 10% equity interest in Manulife Securities Services ("MSS"). MSS is an affiliate of the Company and was the principal underwriter for the Company's variable contracts prior to January 1, 2002. On July 31, 2002, The Manufacturers Life Insurance Company (U.S.A.) ("Manulife USA"), the Company's parent, made a cash contribution of $40,000,000 to the Company. On October 1, 2002, the Company issued one share of capital stock to Manulife USA in exchange for an additional 30% interest in MSS. The Company's current interest in MSS is 40%. The Company's capital and paid-in surplus as of December 31, 2004 were $2,000,001 and $113,305,623 respectively.

B. Holding Company

During the examination period, the Company was a wholly owned subsidiary of MNA, a Delaware life insurance company. MNA was in turn a wholly owned subsidiary of Manulife–Wood Logan Holding Company, Inc. ("MWLH"), a Delaware holding company. MWLH is a wholly owned subsidiary of Manulife USA, a Michigan life insurance company, which in turn is an indirect wholly owned subsidiary of Manufacturers Life Insurance Company ("MLI"), a Canadian life insurance company. MLI demutualized on September 23, 1999. Following the demutualization, Manulife USA became a wholly owned subsidiary of Manulife Financial

Corporation ("MFC"), a stock company incorporated on April 26, 1999. On January 1, 2002, a holding company restructuring took place whereby MNA and its parent, MWLH, merged with and into Manulife USA, and the Company became a wholly owned subsidiary of Manulife USA. On April 28, 2004, MFC merged with John Hancock Financial Services, Inc. Effective January 1, 2005, the Company's name was changed to John Hancock Life Insurance Company of New York and Manulife USA was renamed John Hancock Life Insurance Company (USA).

An organization chart reflecting the relationship between the Company and significant entities in its holding company system as of December 31, 2004 follows:



The Company had three service agreements in effect with affiliates during the examination period.

Type of Agreement and Department File Number	Effective Date	Provider(s) of Service(s)	Recipient(s) of Service(s)	Specific Service(s) Covered	Income/(Expense)* For Each Year of the Examination
Administrative Services Agreement File No. 29199 Amendment No. 1 File No. 33807	1/1/2001 01/1/2005	The Manufacturers Life Insurance Company (U.S.A.)	the Company	· Underwriting · Policy Owner · Claims · Marketing · Accounting · Functional Support · Agent Licensing	2002 – $(17,695,981) 2003 – $(21,033,692) 2004 – $(23,116,711)
Investment Services Agreement File No. 24571D Amendment No. 1 File No. 27902	10/1/1997 8/31/2000	Manufacturers Life Insurance Company	the Company	· Asset Management Services for General Account	2002 – $(187,823) 2003 – $(289,101) 2004 – $(332,970)
Underwriting and Distribution Agreement File No. 29805A Amendment No. 1 File No. 33198	1/1/2002 10/5/2004	Manufacturers Financial Services, LLC	the Company	· Principal Underwriter · Exclusive Representative for Distributors · Review of Sales & Marketing Materials, · Filing with NASD	2002 – $(7,313) 2003 – $(2,790) 2004 – $(4,090)

* Amount of Income or (Expense) Incurred by the Company

C. Management

The Company’s by-laws provide that the board of directors shall be comprised of not less than 13 and not more than 18 directors. Directors are elected for a period of one year at the annual meeting of the stockholders held in March of each year. As of December 31, 2004, the board of directors consisted of 13 members. Meetings of the board are held quarterly.

The 13 board members and their principal business affiliation, as of December 31, 2004, were as follows:

Name and Residence	Principal Business Affiliation	Year First Elected
Alison Alden Boston, MA	Senior Vice President The Manufacturers Life Insurance Company (U.S.A.)	2004

Name and Residence	Principal Business Affiliation	Year First Elected
Bruce Avedon* Cincinnati, OH	Consultant Avedon Consulting	1992
Thomas Borshoff* Pittsford, NY	Self-employed	1999
James Boyle Boston, MA	Executive Vice President The Manufacturers Life Insurance Company (U.S.A.)	1999
Robert Cook Boston, MA	Executive Vice President The Manufacturers Life Insurance Company (U.S.A.)	1999
Marc Constantini Boston, MA	Senior Vice President and Chief Financial Officer The Manufacturers Life Insurance Company (U.S.A.)	2003
John DesPrez, III Boston, MA	Chairman The Manufacturers Life Insurance Company of New York Senior Vice President The Manufacturers Life Insurance Company (U.S.A.)	1992
Ruth Ann Fleming* Short Hills, NJ	Attorney	1992
James Gallagher Boston, MA	President The Manufacturers Life Insurance Company of New York Senior Vice President and Chief of Global Compliance Manulife Financial Corporation	1999
Neil Merkl* Flushing, NY	Attorney	1995
Bradford Race, Jr.* New York, NY	Attorney Dewey Ballantine, LLP	2002
John Scott Boston, MA	Vice President and Chief of Administration The Manufacturers Life Insurance Company (U.S.A.)	2002
Bruce Speca Boston, MA	Vice President The Manufacturers Life Insurance Company (U.S.A.)	2003

* Not affiliated with the Company or any other company in the holding company system

In May 2005, Joseph Scott resigned from the board and was replaced by James Brockelman, Vice President, John Hancock Life Insurance Company (U.S.A.).

The examiner's review of the minutes of the meetings of the board of directors and its committees indicated that meetings were well attended and that each director attended a majority of meetings.

The following is a listing of the principal officers of the Company as of December 31, 2004:

Name	Title
John DesPrez, III	Chairman
James Gallagher	President
David Libbey	Treasurer
Kimberly Ciccarelli	Secretary and Chief Legal Counsel
Richard Harris	Appointed Actuary
Patricia Cassidy	Illustration Actuary
Brent Dennis	Illustration Officer
Nicole Humblias*	Chief Administrative Officer
James O'Malley	Executive Vice President

* Designated consumer services officer per Section 216.4(c) of Department Regulation No. 64

In February 2005, David Libbey resigned as Treasurer and was replaced by Peter Copestake. In May 2005, Brent Dennis resigned as Illustration Officer and was replaced by Naveed Irshad, and Kimberly Ciccarelli resigned as Secretary and Chief Legal Counsel and was replaced by Andrew Corselli.

D. Territory and Plan of Operation

The Company is authorized to write life insurance, annuities and accident and health insurance as defined in paragraphs 1, 2 and 3 of Section 1113(a) of the New York Insurance Law. The Company writes life insurance and annuity business.

The Company is licensed to transact business only in the state of New York. In 2004, 98% of the life insurance premiums were received from New York, and 97% of the annuity considerations were received from New York. The Company's premiums and annuity considerations were made up of 6% life premiums and 94% annuity considerations. Policies are written on a non-participating basis.

The Company sells term life, universal life and variable life insurance products, fixed and variable individual annuities, and a group annuity product. The Company offers three term insurance plans with level premiums for 10, 15 and 20 years with premiums increasing annually thereafter.

The Company's agency operations were conducted through Manufacturers Financial Securities LLC ("MFS") during the examination period. The agents who sold the Company's products were sub-agents of MFS.

E. Reinsurance

As of December 31, 2004, the Company had reinsurance treaties in effect with 19 companies, of which 13 were authorized or accredited. The Company's life insurance business is reinsured on a coinsurance and yearly renewable term basis. Reinsurance is provided on an automatic and facultative basis.

The maximum retention limit for individual life contracts is $100,000. The total face amount of life insurance ceded as of December 31, 2004, was $2,796,831,522, which represents 94% of the total face amount of life insurance in force. Reserve credit taken for reinsurance ceded to unauthorized companies, totaling $33,579,600 was supported by letters of credit.

4. SIGNIFICANT OPERATING RESULTS

Indicated below is significant information concerning the operations of the Company during the period under examination as extracted from its filed annual statements. Failure of items to add to the totals shown in any table in this report is due to rounding.

The following table indicates the Company's financial growth (decline) during the period under review:

	December 31, 2001	December 31, 2004	Increase (Decrease)
Admitted assets	$1,473,332,686	$3,516,760,102	$2,043,427,416
Liabilities	$1,438,979,050	$3,465,779,683	$2,026,800,633
Common capital stock	$ 2,000,000	$ 2,000,001	$ 1
Gross paid in and contributed surplus	72,705,624	113,305,623	40,599,999
Variable payout mortality fluctuation Reserve	100,000	100,000	0
Unassigned funds (surplus)	(40,451,988)	(64,425,205)	(23,973,217)
Total capital and surplus	$ 34,353,636	$ 50,980,419	$ 16,626,782
Total liabilities, capital and surplus	$1,473,332,686	$3,516,760,102	$2,043,427,416

The majority (87%) of the Company's admitted assets, as of December 31, 2004, is derived from Separate Accounts.

The Company's invested assets as of December 31, 2004, exclusive of separate accounts, were mainly comprised of bonds (49%), cash and short-term investments (47%), and policy loans (4%).

The Company's entire bond portfolio, as of December 31, 2004 was comprised of investment-grade obligations.

In 2002, Manulife USA made a surplus contribution to the Company of $40,000,000 in cash, and an additional 30% interest in MSS which was valued at $600,000.

The following indicates, for each of the years listed below, the amount of life insurance issued and in force by type (in thousands of dollars):

	Individual Whole Life		Individual Term	
Year	Issued	In Force	Issued	In Force
2002	$337,921	$ 538,917	$520,000	$1,523,948
2003	$264,935	$ 736,167	$322,775	$1,766,167
2004	$467,386	$1,114,095	$251,870	$1,849,847

The ordinary lapse ratio for each of the examination years was 6.4% in 2002, 6.0% in 2003 and 3.7% in 2004.

The following has been extracted from the Exhibits of Annuities in the filed annual statements for each of the years under review:

	Ordinary Annuities			Group Annuities		
	2002	2003	2004	2002	2003	2004
Outstanding, end of previous year	21,468	23,328	28,459	14,590	20,832	28,602
Issued during the year	3,914	6,657	7,765	7,350	10,734	9,206
Other net changes during the year	(2,054)	(1,526)	(1,898)	(1,108)	(2,964)	(1,467)
Outstanding, end of current year	23,328	28,459	34,326	20,832	28,602	36,341

The increase in ordinary and group annuities issued during examination was generally attributed to the recovery of the equity markets and the expansion of Manulife’s distribution channels. Sales growth of group annuities leveled off in 2004, attributing to the decrease in group annuities issued.

The following is the net gain (loss) from operations by line of business after federal income taxes but before realized capital gains (losses) reported for each of the years under examination in the Company's filed annual statements:

	2002	2003	2004
Ordinary:			
Life insurance	$ (2,292,953)	$(4,669,821)	$(9,790,735)
Individual annuities	(17,385,699)	12,267,151	31,759,760
Supplementary contracts	174,185	(252,160)	(72,163)
Total ordinary	$(19,504,467)	$ 7,345,170	$21,896,862
Group:			
Annuities	$ (4,777,873)	$(4,944,529)	$(2,355,696)
Total group	$ (4,777,873)	$(4,944,529)	$(2,355,696)
Total	$(24,282,340)	$ 2,400,641	$19,541,166

The net losses from operations by line of business in the ordinary life insurance and group annuity lines of business for the three years under review, and in the individual annuities line of business for 2002 are attributed to new business strain.

5. FINANCIAL STATEMENTS

The following statements show the assets, liabilities, capital and surplus as of December 31, 2004, as contained in the Company's 2004 filed annual statement, a condensed summary of operations and a reconciliation of the capital and surplus account for each of the years under review. The examiner's review of a sample of transactions did not reveal any differences which materially affected the Company's financial condition as presented in its financial statements contained in the December 31, 2004 filed annual statement.

A. ASSETS, LIABILITIES, CAPITAL AND SURPLUS AS OF DECEMBER 31, 2004

Admitted Assets

Bonds	$ 210,481,583
Cash, cash equivalents and short term investments	202,755,693
Contract loans	17,959,517
Investment income due and accrued	8,895,220
Premiums and considerations:	
Uncollected premiums and agents' balances in the course of collection	149,931
Deferred premiums, agents' balances and installments booked but deferred and not yet due	55,956
Reinsurance:	
Amounts recoverable from reinsurers	2,905,721
Current federal and foreign income tax recoverable and interest thereon	378,645
Net deferred tax asset	5,910,360
Miscellaneous accounts receivable	1,341,904
From Separate Accounts, Segregated Accounts and Protected Cell Accounts	$3,065,925,572
Total admitted assets	$3,516,760,102

Liabilities, Capital and Surplus

Aggregate reserve for life policies and contracts	$ 418,868,030
Liability for deposit-type contracts	44,532
Contract claims:	
Life	192,616
Premiums and annuity considerations for life and accident and health contracts received in advance	46,446
Contract liabilities not included elsewhere:	
Surrender values on cancelled contracts	954,630
Other amounts payable on reinsurance	1,206,714
Interest maintenance reserve	2,784,103
Commissions to agents due or accrued	127,497
General expenses due or accrued	1,957,285
Transfers to Separate Accounts due or accrued	(68,200,858)
Taxes, licenses and fees due or accrued, excluding federal income taxes	860,247
Remittances and items not allocated	6,783,095
Miscellaneous liabilities:	
Asset valuation reserve	903,946
Reinsurance in unauthorized companies	25,181,028
Payable to parent, subsidiaries and affiliates	8,144,800
From Separate Accounts statement	$3,065,925,572
Total liabilities	$3,465,779,683
Common capital stock	$ 2,000,001
Gross paid in and contributed surplus	113,305,623
Variable payout mortality fluctuation reserve	100,000
Unassigned funds (surplus)	(64,425,205)
Surplus	$ 48,980,418
Total capital and surplus	$ 50,980,419
Total liabilities, capital and surplus	$3,516,760,102

B. CONDENSED SUMMARY OF OPERATIONS

	2002	2003	2004
Premiums and considerations	$510,831,672	$810,940,114	$ 968,789,228
Investment income	20,851,929	38,968,781	48,964,720
Amortization of interest maintenance reserve	168,871	270,825	392,224
Commissions and reserve adjustments on reinsurance ceded	1,215,700	1,183,438	1,132,228
Miscellaneous income	$ 19,744,316	$ 24,740,166	$ 40,846,510
Total income	$552,812,488	$876,103,324	$1,060,124,910
Benefit payments	$175,453,329	$201,901,679	$ 268,911,754
Increase in reserves	54,505,854	88,936,408	42,830,843
Commissions	27,469,081	38,350,939	53,747,873
General expenses and taxes	19,098,032	22,230,996	26,994,065
Net transfers to (from) Separate Accounts	299,879,197	523,134,567	649,292,605
Total deductions	$576,405,493	$874,554,589	$1,041,777,140
Net gain (loss)	$ (23,593,005)	$ 1,548,735	$ 18,347,770
Federal and foreign income taxes incurred	689,335	(851,903)	(1,193,396)
Net gain (loss) from operations before net realized capital gains	$ (24,282,340)	$ 2,400,638	$ 19,541,166
Net realized capital gains or (losses) less capital gains tax	(1,636,559)	0	1,087,777
Net income	$ (25,918,899)	$ 2,400,638	$ 20,628,943

The increase in net income over the examination period was mainly due to the increased asset based fees due to the improvement in the equity market.

The increase in reserves from 2002 to 2003 was primarily due to a large influx of new monies allocated to one year fixed accounts within the variable annuity product. The decline in annuity reserves from 2003 to 2004 was due to the Company ceasing to offer the fixed account options on new variable annuity business.

CAPITAL AND SURPLUS ACCOUNT

	2002	2003	2004
Capital and surplus, December 31, prior year	$ 34,353,636	$51,678,007	$52,155,439
Net income	$(25,918,899)	$ 2,400,638	$20,628,943
Change in net unrealized capital gains (losses)	(519,298)	0	0
Change in net unrealized foreign exchange capital gain (loss)	0	0	(1,255)
Change in net deferred income tax	10,965,671	(815,065)	(5,459,685)
Change in non-admitted assets and related items	(8,824,713)	(102,606)	8,696,548
Change in liability for reinsurance in unauthorized companies	621,072	(755,306)	(24,417,854)
Change in reserve valuation basis	0	(250,229)	0
Change in asset valuation reserve	400,538	0	(621,717)
Capital changes:			
Paid in	1	0	0
Surplus adjustments:			
Paid in	40,599,999	0	0
Net change in capital and surplus for the year	$17,324,371	$ 477,432	$(1,175,020)
Capital and surplus, December 31, current year	$51,678,007	$52,155,439	$50,980,419

6. MARKET CONDUCT ACTIVITIES

The examiner reviewed various elements of the Company's market conduct activities affecting policyholders, claimants, and beneficiaries to determine compliance with applicable statutes and regulations and the operating rules of the Company.

A. Advertising and Sales Activities

The examiner reviewed a sample of the Company's advertising files and the sales activities of the agency force including trade practices, solicitation and the replacement of insurance policies.

Based upon the sample reviewed, no significant findings were noted.

B. Underwriting and Policy Forms

The examiner reviewed a sample of new underwriting files, both issued and declined, and the applicable policy forms.

Based upon the sample reviewed, no significant findings were noted.

C. Treatment of Policyholders

The examiner reviewed a sample of various types of claims, surrenders, changes and lapses. The examiner also reviewed the various controls involved, checked the accuracy of the computations and traced the accounting data to the books of account.

Based upon the sample reviewed, no significant findings were noted.

7. FINANCIAL RECORDS

Section 1505(d) of the New York Insurance Law states, in part:

> "The following transactions between a domestic controlled insurer and any person in its holding company system may not be entered into unless the insurer has notified the superintendent in writing of its intention to enter into any such transaction at least thirty days prior thereto, or such shorter period as he may permit, and he has not disapproved it within such period:…
> (3) rendering of services on a regular or systematic basis;"

In addition, Section 8 and Section 9 of the Administrative Services Agreement between the Company and Manulife USA states, in part:

> "8. ACCOUNTING RECORDS AND DOCUMENTS. . . . With respect to accounting and statistical records . . . , summaries of such records shall be delivered to Company within thirty (30) days from the end of the quarter to which the records pertain.
> 9. OTHER RECORDS AND DOCUMENTS. All books, records, and files established and maintained by Provider by reason of its performance under this Agreement which, absent this Agreement, would have been held by the Company, shall be deemed the property of the Company. . . , and shall be delivered to the Company at least quarterly."

An insurer's books of account include, but are not necessarily limited to, the general ledger, investment ledger, journals, cash book, subsidiary ledger, and all worksheets supporting annual, quarterly and other statements and reports filed with or submitted to supervisory and regulatory authorities.

Pursuant to Section 1505 (d)(3) of the New York Insurance Law, the Company received non-disapproval from the Department to enter into an administrative services agreement with Manulife USA, effective January 1, 2000. The agreement provides that Manulife USA provide accounting services to the Company. The agreement also provides that the books of accounts and records prepared by Manulife USA are deemed the property of the Company and are required to be delivered to the Company at least quarterly. Based on the examiner's review, it was found that the Company failed to receive its general ledger from Manulife USA.

The Company violated Section 1505(d)(3) of the New York Insurance Law by failing to comply with the provisions of its administrative services agreement.

8. PRIOR REPORT SUMMARY AND CONCLUSIONS

Following are the violation and recommendation contained in the prior report on examination and the subsequent actions taken by the Company in response to each citation:

Item	Description
A	The Company violated Section 2112(a) of the New York Insurance Law by failing to appoint agents who sold group annuities for the Company. The examiner's review of agents did not reveal any instances where agents were not appointed by the Company.
B	The examiner recommended that the Company follow its minimum deposit underwriting guidelines for annuities. Based on the examiner's sample of annuities, it appears that, during the examination period, the Company followed its minimum deposit underwriting guidelines for annuities.

9. SUMMARY AND CONCLUSIONS

Following is the violation contained in this report:

Item	Description	Page No(s).
A	The Company violated Section 1505(d)(3) of the New York Insurance Law by failing to comply with the provisions of its administrative services agreement.	18

Respectfully submitted,

/s/
Jacqueline Tucker
Senior Insurance Examiner

STATE OF NEW YORK)
)SS:
COUNTY OF NEW YORK)

Jacqueline Tucker, being duly sworn, deposes and says that the foregoing report, subscribed by her, is true to the best of her knowledge and belief.

/s/
Jacqueline Tucker

Subscribed and sworn to before me

this__________ day of ____________________

APPOINTMENT NO. 22387

STATE OF NEW YORK

INSURANCE DEPARTMENT

I, HOWARD MILLS , Superintendent of Insurance of the State of New York,

pursuant to the provisions of the Insurance Law, do hereby appoint:

JACQUELINE TUCKER

as a proper person to examine into the affairs of the

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK

and to make a report to me in writing of the condition of the said

COMPANY

with such other information as she shall deem requisite.

In Witness Whereof, I have hereunto subscribed by name
and affixed the official Seal of the Department
at the City of New York

this 8th day of July , 2005

HOWARD MILLS
Superintendent of Insurance

Superintendent