

JUL 12 1995

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPARTMENT OF INSURANCE
By

In the Matter of)	Docket No. 8612
)	
NORTHWESTERN NATIONAL LIFE)	ORDER
INSURANCE COMPANY,)	
)	
Petitioner.)	
_____)	

On May 8, 1995, the Director issued the Order on hearing in this matter supported by findings of fact and conclusions of law. On June 8, 1995, Northwestern Life Insurance Company ("Northwestern") filed a Request for Rehearing or Review (the "Request") pursuant to A.A.C. R20-6-114(B). In the Request, Northwestern requested permission to present oral argument. The Arizona Department of Insurance (the "Department") filed its response to the Request on June 27, 1995. On July 7, 1995, Northwestern filed a reply in support of its Request.

The Request seeks relief on the following grounds: (1) "excessive sanctions or penalties imposed;" and (2) "that the order, decision and findings of fact are not justified by the evidence and are contrary to law." A.A.C. R20-6-114(B)(5) and (8). The Request, the Department's response to the Request, Northwestern's reply in support of the Request and the record have been completely reviewed. From this review, the conclusion has been made that the May 8, 1995 Order is fully support by law and fact.

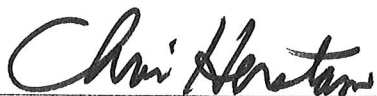
THEREFORE, IT IS ORDERED

1. Denying the oral argument request presented by Northwestern along with its Request and its reply in support of the Request.

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2. Denying the Request for Rehearing or Review filed by Northwestern.

DATED this 12th day of July, 1995.


CHRIS HERSTAM
Director of Insurance


GREGORY V. HARRIS
Chief Administrative Law Judge

NOTICE OF RIGHTS

The aggrieved party may appeal the final decision of the Director to the Superior Court of Maricopa County by filing an action for judicial review pursuant to A.R.S. §20-166.

COPY of the foregoing mailed/delivered this 12th day of July, 1995, to:

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Charles R. Cohen, Executive Assistant Director
John Gagne, Manager, Investigations
Mary Butterfield, Manager, Health Policy Division
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