

**BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA**

STATE OF OKLAHOMA, ex rel.)
JOHN D. DOAK, Insurance Commissioner)
)
) Petitioner)
)
v.)
)
)
)
AMERICAN CENTURY LIFE)
INSURANCE COMPANY)
)
Respondent

Case No. 11-0710- DIS

FILED

AUG 26 2011

INSURANCE COMMISSIONER
OKLAHOMA

CONSENT ORDER

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, and American Century Life Insurance Company ("the Company") and state and agree as follows:

JURISDICTION

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and, as such, is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq. -- including 36 O.S. §§ 1654, 1655 and 1659.2
2. The Respondent is an insurer authorized to transact life, accident and health insurance business in the State of Oklahoma pursuant to Certificate of Authority Number 2558 (NAIC CoCode 97810).
3. The Insurance Commissioner may impose a fine in the amount of \$200 per day -- up to a total of \$20,000 -- for violations of 36 O.S. §§ 1654 and/or 1655. See 36 O.S. § 1958.2.

FINDINGS OF FACT

1. On or about July 15, 2011, a Conditional Order of Disciplinary Action was filed by the Insurance Commissioner in this matter relating to the Company's failure to submit that certain affiliate Agreement to Lease Property to the Insurance Commissioner for prior approval. A copy of this Agreement is attached to said Conditional Order of Disciplinary Action as Exhibit "A". This Agreement to Lease Property is between Respondent and its affiliate, The Stumpff Company. Such affiliate agreements must be submitted to the Commissioner for approval as required by 36 O.S. §§ 1654 and/or 1655.

2. The Company acknowledges it failed to make a proper Form D filing as to the above-described Agreement to Lease Property. The Company agrees that it will remedy this situation by (1) making a proper Form D filing of the subject agreement; and (2) paying a civil penalty in the amount of two thousand dollars (\$2,000.00), both within thirty (30) days of the date of the filing of this Consent Order.

CONCLUSIONS OF LAW

1. Pursuant to 36 O.S. §§ 619 and 1958.2, the Insurance Commissioner has the authority to assess a civil penalty and to otherwise act to ensure compliance with regulatory filings required by the Insurance Code.

2. The Insurance Commissioner and the Company acknowledge that this matter will be resolved as per the Findings of Fact set out above, which are incorporated herein by reference.

AGREED ORDER

IT IS THEREFORE ORDERED AND AGREED by the parties that the Company will remedy this situation by (1) making a proper Form D filing of the subject Agreement to Lease Property; and (2) paying a civil penalty in the amount of two thousand dollars (\$2,000.00), both within thirty (30) days of the date of the filing of this Consent Order.

IT IS FURTHER ORDERED that upon payment of all fines and discharge of all duties as described above, this matter shall be resolved and completely concluded.

WITNESS My Hand and Official Seal this 26th day of August, 2011.



PAUL WILKENING
Deputy Commissioner of Administration
Oklahoma Insurance Department

APPROVED:



KELLEY C. CALLAHAN OBA# 1429
Oklahoma Insurance Department
Five Corporate Plaza
3625 N.W. 56th Suite 100
Oklahoma City, OK 73112

ATTORNEYS FOR PETITIONER
INSURANCE COMMISSIONER



J. ANGELA ABLES
Kerr, Irvine, Rhodes & Ables, P.C.
201 Robert S. Kerr Ave., Suite 600
Oklahoma City, Oklahoma 73102

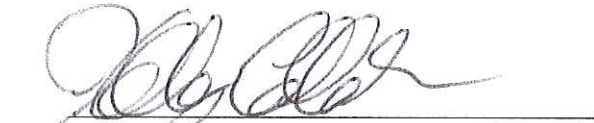
ATTORNEYS FOR RESPONDENT
AMERICAN CENTURY LIFE
INSURANCE COMPANY

CERTIFICATE OF MAILING

I, Kelley C. Callahan, hereby certify that a true and correct copy of the above foregoing Consent Order was mailed postage prepaid with return receipt requested on this 26th day of August, 2011 to:

J. ANGELA ABLES
Kerr, Irvine, Rhodes & Ables, P.C.
201 Robert S. Kerr Ave., Suite 600
Oklahoma City, Oklahoma 73102
Attorneys for Respondent American Century Life
Insurance Company

and that a copy was delivered to the Oklahoma Insurance Department Financial and Examination Division to: Frederica Cottrell.



Kelley Callahan
Senior Attorney

7008 1830 0003 9411 4179

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total F		
Sent To: J. Angela Ables Kerr, Irvine, Rhodes & Ables, P.C. Street, or POB: 201 Robert S. Kerr Ave., Suite 600 City, St: Oklahoma City, Oklahoma 73102 sms/11-0710-DIS/Const. Ord.		

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	A. Signature <input checked="" type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee
	B. Received by (Printed Name) <u>JD</u> C. Date of Delivery <u>8-29</u>
1. Article Addressed to: <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> J. Angela Ables Kerr, Irvine, Rhodes & Ables, P.C. 201 Robert S. Kerr Ave., Suite 600 Oklahoma City, Oklahoma 73102 sms/11-0710-DIS/Const. Ord. </div>	D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:
	3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.
	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes
2. Article Number (Transfer from service label) <u>7008 1830 0003 9411 4179</u>	

RECEIVED OKLAHOMA INSURANCE DEPARTMENT

AUG 31 2011

Legal Division