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**GARDEN STATE LIFE**  
*Insurance Company*

A Member of the American National Family of Companies

August 5, 2010

Ms. Pamela J. O'Connell, Bureau Chief  
State of California Department of Insurance  
Market Conduct Division  
Field Rating & Underwriting Bureau  
300 Capital Mall, 16th Floor  
Sacramento, California 95814

via Electronic Mail

Subject: Final and Adopted Market Conduct Examination Reports (Format 12938)  
Garden State Life Insurance Company (NAIC 63657)

Dear Ms. O'Connell:

The Company received your final examination reports and was pleased to note that there were no negative findings. The Company has no additional comments with regard to this examination.

This examination was initially delayed due to Hurricane Ike and we wish to express our gratitude to your Department for the way in which your staff worked with our staff during that difficult time.

This is being submitted via electronic mail. Please let us know if you should require anything else.

Sincerely,



Judith L. Regini  
Assistant Vice President, Corporate Compliance

CC: File