

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY

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OFFICE OF
Debbie Skarda, FLMI, ALHC, ACS
Vice President – Customer Service

April 23, 2013

Mr. Kenneth G. Hill
Bureau Chief
Department of Insurance
State of California
Field Rating and Underwriting Bureau
45 Fremont Street, 22nd Floor
San Francisco, CA 94105

Subject: Final and Adopted Market Conduct Examination Report
Government Personnel Mutual Life Insurance Company (NAIC #63937)

Dear Mr. Hill:

In connection with the request contained in your letter to me dated March 26, 2013, the response of Government Personnel Mutual Life Insurance Company to “Market Conduct Report of Examination of the Government Personnel Mutual Life Insurance Company (NAIC #63937) as of August 31, 2012 (Format 12938)” is as follows:

Such Market Conduct Report is acceptable as written.

Thank you for the opportunity to respond.

Sincerely,



Debbie Skarda
Vice President – Customer Service

CDS:bkw