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LAW DEPARTMENT

February 5, 2002

VIA AIRBONE EXPRESS

Ms. Sheryl M. Lawrence
Chief, Field Rating & Underwriting Bureau
State of California Insurance Department
45 Fremont Street, 22nd Floor
San Francisco, California 94105



**Re: Final and Adopted Rating and Underwriting Examination Report
Equitable Life Group (NAIC #05011)**

Dear Ms. Lawrence:

On behalf of The Equitable Life Assurance Society of the United States (ELAS) and Equitable Life of Colorado, Inc. ("EOC"), together hereafter refer as "Equitable Life New York", I am responding to your letter dated January 18, 2002. You enclosed the official adopted Public Rating and Underwriting Examination Report of Equitable Life New York ("the Public Report") and requested that that Equitable Life New York provide you with its response to the Public Report.

It is noted that there was only one criticism listed in the Public Report, which was resolved and correctly states the Equitable Life New York's resolution. However, please note that the CIC Section 790.03 Violation Summary Table that appears on Page 11 of the Public Report incorrectly lists one violation practice for EOC. The number of practice asserted to be in violation during the examination was for one policy issued by ELAS.

I trust this will be responsive to your request. If you have any other requirement, questions, or comments, please call me.

Sincerely,

CC: W. Cooper
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