

**STATE OF MINNESOTA
COMMISSIONER OF COMMERCE**

In the Matter of the Certificate of Authority
Of Prudential Insurance Company of America,
a New Jersey corporation licensed
to do business in the State of Minnesota.
NAIC No. 68241

CONSENT ORDER

To: Prudential Insurance Company of America
PO Box 17100
New Brunswick, NJ 08906

Commissioner of Commerce Glenn Wilson (Commissioner) asserts the following:

1. The Commissioner has advised The Prudential Insurance Company of America (Respondent) that as a result of an investigation by the Commissioner concerning Respondent's conduct as a corporation engaged in the business of insurance in Minnesota, the Commissioner is prepared to commence formal proceedings in accordance with the provisions of Minn. Stat. § 45.027 (2004) against Respondent based on allegations that Respondent negligently misdirected a letter intended for the Department of Commerce to an unrelated policyholder, and as a result disclosed unintentionally the name and policy number of a customer to that unrelated policyholder without authorization in violation of Minn. Stat. § 72A.502 subd. 1 (2004).
2. Respondent acknowledges that it has been advised of its rights in a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination after a hearing, and Respondent hereby expressly waives those rights. Respondent further acknowledges that it has been represented by legal counsel throughout these proceedings or has been advised of its rights to counsel which right it hereby waives.

3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2004) and Minn. R. 1400.5900 (2003).

4. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED that, pursuant to Minn. Stat. § 45.027 (2004), Respondent shall pay to the State of Minnesota a civil penalty of \$5000.

This Order shall be effective upon signature on behalf of the Commissioner.

Dated: 9/5/06.

GLENN WILSON
Commissioner

By: 

PATRICK L. NELSON
Deputy Commissioner
Market Assurance

85 7th Place East, Suite 500
St. Paul, Minnesota 55101
Telephone: (651) 296-2488

CONSENT TO ENTRY OF ORDER

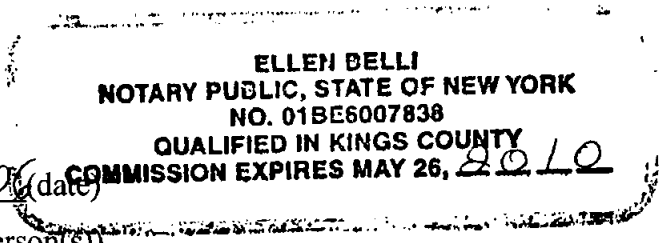
The undersigned, acting on behalf of The Prudential Insurance Company of America (Respondent) states that s/he has read the foregoing Consent Order; that s/he knows and fully understands its contents and effect; that s/he is authorized to execute this Consent to Entry of Order on behalf of Respondent; that s/he has been advised of Respondent's right to a hearing; that Respondent has been represented by legal counsel in this matter; or that s/he has been advised of Respondent's right to be represented by legal counsel and that s/he has waived this right; and that s/he consents to entry of this Order by the Commissioner of Commerce. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

The Prudential Insurance Company of America

By: *[Signature]*

Its: *Vice President, Policyowner Relations*

STATE OF *New Jersey*
COUNTY OF *Middlesex*



Signed or attested before me on *August 22, 2009* (date)

By *Shawn Murray* (name(s) of person(s)).

Ellen Belli
(Signature of notary officer)

Wire Operator
Title (and Rank)

My Commission expires: *May 26, 2010*