

IN2506544/SMK

STATE OF MINNESOTA
COMMISSIONER OF COMMERCE

State of Minnesota
Dept. of Commerce

JAN 26 2009

Rec'd \$ 7,500

In the Matter of the Certificate of Authority
of Sun Life Assurance Company of Canada,
a Canada corporation licensed
to do business in the State of Minnesota.
NAIC No. 80802.

CONSENT ORDER

REC'D

JAN 14 2009

SLFEBG
LIFE CLAIMS

TO: Sun Life Assurance Company of Canada
1 Sun Life Park
Wellesley Hills, MA 02481-5615

Commissioner of Commerce Glenn Wilson (hereinafter "Commissioner") has determined as follows:

1. The Commissioner has advised Sun Life Assurance Company of Canada (hereinafter "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 (2006) against Respondent's Certificate of Authority to engage in the business of insurance in Minnesota based on allegations that Respondent denied a claim without having made a reasonable investigation of the information presented to Respondent, in violation of Minn. Stat. § 72A.201, Subd. 8(2) (2006), and failed to fully respond to Department requests for information, in violation of Minn. Stat. § 45.027, Subd. 1(a) (2006).

2. Respondent acknowledges that it has been advised of its rights to 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 right to counsel, which right it hereby waives.

3. Respondent has agreed to an informal disposition of this matter without a hearing, as provided under Minn. Stat. § 14.59 (2006) and Minn. R. 1400.5900 (2007).

4. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Minn. Stat. § 45.027, Subd. 6 (2006) that Respondent shall pay to the State of Minnesota a civil penalty of \$7,500, and shall take the necessary and appropriate action to ensure all claims filed with Respondent are promptly and thoroughly investigated prior to making a claim determination.

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

Dated: 1/27/09

GLENN WILSON
Commissioner

By: 
EMMANUEL MUNSON-REGALA
Deputy Commissioner



REC'D
JAN 14 2009
SLF EBG
LIFE CLAIMS

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

CONSENT TO ENTRY OF ORDER

The undersigned, acting on behalf of Sun Life Assurance Company of Canada, states that he/she has read the foregoing Consent Order; that he/she knows and fully understands its contents and effect; that he/she is authorized to execute this Consent to Entry of Order on behalf of Respondent; that he/she has been advised of Respondent's right to a hearing; that Respondent has been represented by legal counsel in this matter; or that he/she has been advised of Respondent's right to be represented by legal counsel and that he/she has waived this right; and that he/she 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.

REC'D
JAN 14 2009
SLEEDG
LIFE CLAIMS

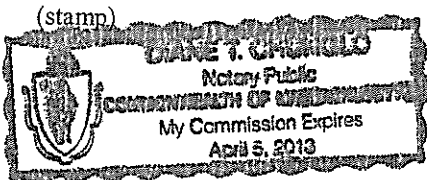
Sun Life Assurance Company of Canada

By: Jeffrey S. Cedrone

Its: AVP + Senior Counsel

STATE OF Massachusetts
COUNTY OF Norfolk

This instrument was acknowledged before me on 1/23/09 (date) by Jeffrey S. Cedrone
(name(s) of person(s)) as officer (type of authority, e.g., officer, trustee, etc.) of
Sun Life Assurance Company (name of party on behalf of whom the instrument was executed).
of Canada



Diane J. Chunglo
(Signature of notary officer)

Title (and Rank)
My commission expires: 4/5/2013