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November 22, 2006
Patricia D. Petersen
Chief Hearing Officer

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INSURANCE COMMISSIONER
LEGAL AFFAIRS DIVISION

Ms. Marcia G. Stickler
Staff Attorney, Legal Affairs Division
Washington State Office of the Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

Re: Demand for Hearing
Proposed Consent Order No. D06-330
United Heritage Life Insurance Company

Dear Ms. Stickler:

Pursuant to RCW 48.04.010(1)(b), United Heritage Life Insurance Company demands a hearing with respect to Proposed Consent Order No. D06-330 and the OIC's threatened actions associated with that order. Pursuant to RCW 48.04.010(5), United Heritage Life Insurance Company further requests that the hearing demanded by this letter be presided over by an administrative law judge assigned under Chapter 34.12 RCW.

Sincerely,

CARNEY BADLEY SPELLMAN, P.S.



Melvin N. Sorensen

MNS:jc