

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

In re:)
) Examination No. 0603-16-LAH
EMC National Life Company (NAIC #62928))

AMENDED ORDER OF THE DIRECTOR

NOW, on this 21st day of February, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of EMC National Life Company (NAIC #62928) (hereinafter “the Company”), report number 0603-16-LAH, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, does hereby adopt such report as filed. After consideration and review of such report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report are deemed to be the Director’s findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

This order, issued pursuant to §374.205.3, RSMo and §374.046.15. RSMo Cum. Supp. 2006, is in the public interest.

IT IS THEREFORE ORDERED that the Company shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Company into compliance with the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times, including, but not limited to, taking the following actions:

1. The Company shall take any needed steps to assure that its brochures illustrating future annuity contract values use a current interest rate no higher than the interest rate being credited during the time period the brochure is being used, in order to be compliant with 20 CSR 400-5.100(4)(P)1.

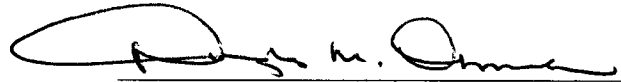
2. The Company shall take action to ensure that it takes the appropriate action to refund any

premium remitted to it with policy applications that it declines or fails to issue within 60 days after receiving such applications, as required by §375.421.2, RSMo.

This Order supercedes any previous Order relating to Market Conduct Examination Report #0603-16-LAH and will be effective on the date of its execution by the Director.

So Adopted, Found, Concluded and Ordered.

March 26, 2007
Date



Douglas M. Ommen
Director