

**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

In re: )  
 ) Examination No. 0604-27-TGT  
Fidelity Security Life Insurance Company (NAIC #71870) )

**CURATIVE ORDER OF THE DIRECTOR**

NOW, on this 20<sup>th</sup> day of November, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Fidelity Security Company (NAIC #71870), report number 0604-27-TGT, 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 action to assure that Interstate Specialty Marketing, Inc., as well as any other person or entity through which it sells its insurance products are licensed as producers or business entities by the DIFP, in compliance with §§375.012 and 375.014, RSMo.

2. The Company shall take action to ensure that all of its advertisements fully comply with all of the requirements set forth in 20 CSR 400-5.100(3) and (4), and 20 CSR 400-5.200(2).

3. The Company shall take action to ensure that all of its illustrations are accurate and that they fully disclose all pertinent information about the product sold, as required by §375.936(6), RSMo.

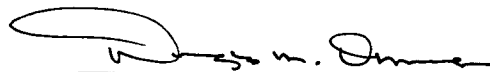
4. The Company shall take action to ensure that its policy, certificate and related forms accurately set forth applicable Missouri law, including, but not limited to, provisions related to the suicide exclusion outlined in the Company's FreedomFlex product, in order to be in compliance with 20 CSR 400-1.050(3)(A).

5. Documentation of all remedial actions taken by the Company to implement compliance with the terms of this Order and to assure that the errors noted in the examination report do not recur, including explaining the steps taken and the results of such actions, shall be filed with the Director within 60 days of the entry of this Order.

It is further ORDERED that a Missouri market conduct examination of the Company is not necessary until three years from the date of this Order, unless the Director has cause to believe the Company has failed to comply with the terms of this Order or has otherwise violated Missouri laws or regulations.

So Adopted, Found, Concluded and Ordered.

November 20, 2007  
Date



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Douglas M. Ommen  
Director