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December 9, 2016

Via Overnight Mail

Kathryn Belfi
Director of Financial Regulation
Connecticut Insurance Department
153 Market Street
Hartford, Connecticut 06103

**Re: Amended and Restated Form A Statement Regarding the Proposed
Acquisition of Vantis Life Insurance Company by The Penn Mutual Life
Insurance Company – Docket # EX 16-11**

Dear Ms. Belfi:

Enclosed please find six copies of the hearing testimony for David O'Malley, President and Chief Operating Officer of The Penn Mutual Life Insurance Company. We have also enclosed a USB drive containing an electronic version of the same. The password for the USB drive is the same as the password for previous USB drives submitted to the Department.

Please do not hesitate to contact me if you have any questions regarding this filing or if you would like any additional information.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Steven B. Davis', written over a horizontal line.

Steven B. Davis

Enclosures

cc: Jared Kosky, Esquire (via e-mail w/enclosure)
Lynn Hein (via e-mail w/enclosure)
Kevin Reynolds, Esquire

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