



Jennifer R. Cox
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VIA ELECTRONIC MAIL

September 21, 2021

Meg Salamone
State of Connecticut Insurance Department
Market Conduct Division
153 Market Street, 7th Floor
Hartford, CT 06103

Re: Stipulation and Consent Order
Protective Life Insurance Company

Dear Ms. Salamone,

Pursuant to the requirements of the above referenced Stipulation and Consent Order, executed on May 20, 2021, Protective Life Insurance Company (the "Company") submits the following:

1. The Company has system and validation processes in place to ensure agents are appointed timely, and has reviewed these processes to ensure that they are functioning properly.
2. The single case identified by the examiner that led to this Stipulation and Consent Order and the subsequent fine, was an exception caused by human error, and is not indicative of our normal procedures and processes.

The Company trusts that the information provided above will allow you to resolve this matter. However, should you have any questions or require anything further, please feel free to contact me at jennifer.cox@protective.com or by phone at 205.268.4666. Thank you very much for your patience and consideration in this matter.

Respectfully,

Jennifer R. Cox
Jennifer R. Cox
Assistance Vice President
Legal Department