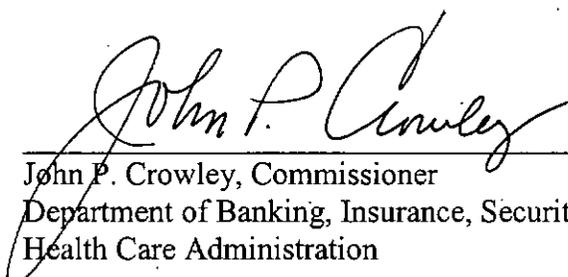


2. Except as expressly described herein, the December 12, 2004 Order shall remain the same.

Dated at Montpelier, Vermont this 10th day of February, 2005.

Department of Banking, Insurance,
Securities and Health Care Administration

By:



John P. Crowley, Commissioner
Department of Banking, Insurance, Securities and
Health Care Administration