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**UNITED STATES DISTRICT COURT FOR
THE NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION**

LORI SMITH, an individual,)
)
Plaintiff,)
v.)
HARTFORD LIFE AND ACCIDENT)
INSURANCE COMPANY, a)
corporation,)
Defendant.)
_____)

Case No.: 3:11-cv-03495-LB
JUDGMENT

IT IS HEREBY declared, adjudged, and decreed that defendant HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY shall reinstate Plaintiff LORI SMITH's life insurance waiver of premium benefit under Group Policy No. GL-689059 retroactive to the date it was terminated on March 30, 2010, and reinstate plaintiff LORI SMITH's life insurance under said group policy. It is further ordered adjudged, and decreed that defendant HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY shall pay to plaintiff LORI SMITH and her counsel of record, The ERISA Law Group, the sum of \$50,000.00 as attorney's fees and costs.

Dated: March 19, 2013



HONORABLE LAUREL BEELER
United States Magistrate Judge