UNITED STATES OF AMERICA BEFORE THE SECURITIES AND EXCHANGE COMMISSION

INVESTMENT COMPANY ACT OF 1940 Release No. 28081/December 21, 2007

In the Matter of

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.),

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) SEPARATE ACCOUNT H,

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK, and JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK SEPARATE ACCOUNT A

(812-13414)

ORDER PURSUANT TO SECTION 17(b) OF THE INVESTMENT COMPANY ACT OF 1940

John Hancock Life Insurance Company (U.S.A.), <u>et al.</u>, filed an application on August 6, 2007, and an amended and restated application on November 19, 2007, for an order of exemption pursuant to Section 17(b) of the Investment Company Act of 1940 (the "Act") from Section 17(a) of the Act.

A notice of the filing of the application was issued on November 26, 2007 (Rel. No. IC-28065). The notice gave interested persons an opportunity to request a hearing and stated that an order granting the application would be issued unless a hearing should be ordered. No request for a hearing has been received, and the Commission has not ordered a hearing.

The matter has been considered and it is found that the granting of the exemption is appropriate in the public interest and consistent with the protection of investors and the purposes fairly intended by the policy and provisions of the Act. Accordingly,

IT IS ORDERED, pursuant to Section 17(b) of the Act, that the requested exemption

from Section 17(a) of the Act is hereby granted to John Hancock Life Insurance Company (U.S.A.), et al. (812-13414), effective immediately.

For the Commission, by the Division of Investment Management, pursuant to delegated authority.

Florence E. Harmon Deputy Secretary