

UNITED STATES OF AMERICA
BEFORE THE
SECURITIES AND EXCHANGE COMMISSION

INVESTMENT COMPANY ACT OF 1940
Release No. 27781/April 16, 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
(812-13318)

ORDER PURSUANT TO SECTION 26(c) OF THE INVESTMENT COMPANY ACT
OF 1940 GRANTING APPROVAL OF SUBSTITUTIONS

John Hancock Life Insurance Company (U.S.A.), et al., filed an application on July 31, 2006, and an amended and restated application on March 8, 2007, for an order of the Commission under Section 26(c) of the Investment Company Act of 1940 ("1940 Act") approving certain substitutions of securities.

A notice of the filing of the application was issued on March 19, 2007 (Rel. No. IC-27752). 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 substitutions are consistent with the protection of investors and the purposes fairly intended by the policy and provisions of the 1940 Act.

Accordingly,

IT IS ORDERED, pursuant to Section 26(c) of the 1940 Act, that the proposed

substitutions for John Hancock Life Insurance Company (U.S.A.), et al., (812-13318) are approved.

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

Florence E. Harmon
Deputy Secretary