



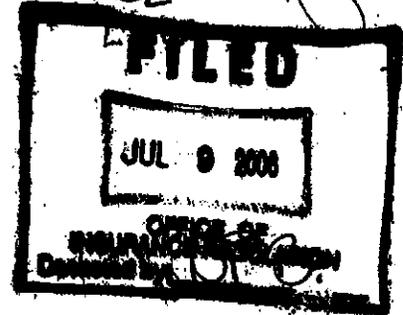
OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

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JUN 20 2008

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IN THE MATTER OF:

CONNECTICUT GENERAL LIFE INSURANCE
COMPANY

CASE NO.: 93112-07

2006 Market Conduct Examination

CONSENT ORDER

THIS CAUSE came on for consideration upon the agreement between CONNECTICUT GENERAL LIFE INSURANCE COMPANY (hereinafter referred to as "CONNECTICUT GENERAL") and the OFFICE OF INSURANCE REGULATION (hereinafter referred to as the "OFFICE"). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter of, and parties to, this proceeding.
2. CONNECTICUT GENERAL is a foreign life and health insurer authorized to transact discount medical plan business in Florida and is subject to the jurisdiction and regulation of the OFFICE pursuant to the Chapter 636, Part II, Florida Statutes.
3. The OFFICE conducted a market conduct examination of CONNECTICUT GENERAL in 2006 pursuant to Section 636.206, Florida Statutes. As a result of such

examination, the OFFICE has determined that CONNECTICUT GENERAL violated the following provisions of the Florida Insurance Code and the Florida Administrative Code:

- a. Section 636.214(4), Florida Statutes – Failure to maintain a copy of each active provider agreement into which it has entered.
- b. Section 636.214(2)(a), Florida Statutes – Failure of the provider agreements to contain a list of the services and products to be provided at a discount.
- c. Section 636.214(2)(b), Florida Statutes – Failure of the provider agreements to contain the amount of the discounts, or alternatively, a fee schedule which reflects the provider's discounted rates.
- d. Section 636.226, Florida Statutes – Failure to maintain an up-to-date and complete provider list on its website.
- e. Section 636.216(1), Florida Statutes – Use of charges that have not been filed with and approved by the Office.
- f. Section 636.216(2), Florida Statutes – Failure to maintain a written agreement between the discount medical plan organization and the member specifying the benefits under the discount medical plan.
- g. Section 636.216(3), Florida Statutes – Use of forms that have not been filed with and approved by the Office.
- h. Rule 69O-203.202(1)(e), Florida Administrative Code - Failure to contain a space for charges on the enrollment form.
- i. Rule 69O-203.202(1)(k), Florida Administrative Code - Failure to contain a unique form number in the lower left hand corner of the enrollment form.

- j. Section 636.212(3), Florida Statutes – Failure of the website to contain the required disclosure that the plan does not make payments directly to the providers of medical services.
- k. Section 636.212, Florida Statutes – Failure to use the required 12-point font for disclosures on the website.

4. CONNECTICUT GENERAL expressly waives a hearing in this matter, the making of Findings of Fact and Conclusions of Law by the OFFICE, and all further and other proceedings herein to which the parties may be entitled by law or rules of the OFFICE. CONNECTICUT GENERAL hereby knowingly and voluntarily waives all rights to challenge or to contest this Order, in any forum now or in the future available to it, including the right to any administrative proceeding, circuit or federal court action, or any appeal.

5. CONNECTICUT GENERAL agrees that upon the execution of this Consent Order, it shall be subject to the following terms and conditions:

- a. CONNECTICUT GENERAL shall pay a penalty of Six Thousand Five Hundred Dollars (\$6,500) and administrative costs of Three Thousand Dollars (\$3,000) on or before the 30th day after this Consent Order is executed.
- b. CONNECTICUT GENERAL shall, within 30 days of the execution of this Consent Order, provide to the OFFICE a certification signed by an officer of the Company that the corrective actions outlined in the examination report have been completed.

6. CONNECTICUT GENERAL is hereby placed on notice of the requirements of the above referenced sections of law and agrees that any future violations of these sections by

CONNECTICUT GENERAL may be deemed willful, subjecting CONNECTICUT GENERAL to appropriate penalties.

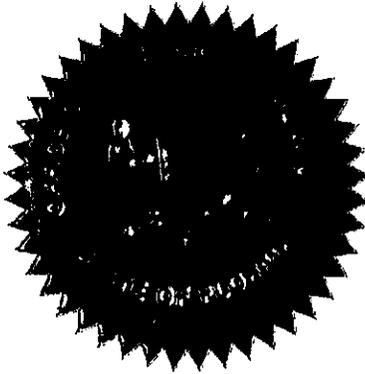
7. CONNECTICUT GENERAL agrees that the failure to adhere to one or more of the above terms and conditions of this Consent Order shall constitute a violation of a lawful order of the OFFICE, and shall subject CONNECTICUT GENERAL to such administrative action as the OFFICE may deem appropriate.

8. Except as noted above, each party to this action shall bear its own costs and attorney's fees.

THEREFORE, the agreement between CONNECTICUT GENERAL and the OFFICE, the terms and conditions of which are set forth above, is APPROVED.

FURTHER, all terms and conditions above are hereby ORDERED.

DONE AND ORDERED this 9TH day of JULY 2008.



KEVIN M. McCARTY
Commissioner
Office of Insurance Regulation

By execution hereof, CONNECTICUT GENERAL LIFE INSURANCE COMPANY consents to entry of this Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that he or she has the authority to bind CONNECTICUT GENERAL LIFE INSURANCE COMPANY to the terms and conditions of this Consent Order.

CONNECTICUT GENERAL LIFE
INSURANCE COMPANY

Corporate Seal

By [Signature]
Title: Vice President
Date: June 24, 2008

STATE OF Florida)
COUNTY OF Broward)

The foregoing instrument was acknowledged before me this 24 day of June, 2008,
by Michele I. Haas as Vice President for
(Name of person) (Type of authority... e.g. officer, trustee, attorney in fact)
Connecticut General Life Ins. Co.
(Company name)

Personally Known X or Produced Identification _____

Type of Identification Produced _____



(Signature of the Notary)

Susan Dunn
(Print, Type or Stamp Commissioned Name of Notary)

My Commission Expires:

COPIES FURNISHED TO:

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