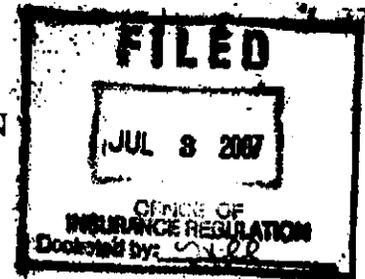




OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER



IN THE MATTER OF:

TRUSTMARK INSURANCE COMPANY

CASE NO.: 85774-06-CO

Life & Health Market Investigation

CONSENT ORDER

THIS CAUSE came on for consideration as the result of an agreement between **TRUSTMARK INSURANCE COMPANY** (hereinafter referred to as "TRUSTMARK") 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. **TRUSTMARK** is a foreign life and health insurer authorized to transact insurance business in Florida, and is subject to the jurisdiction and regulation of the **OFFICE** pursuant to the Florida Insurance Code.
3. The **OFFICE** has conducted an investigation of **TRUSTMARK** pursuant to Section 624.318, Florida Statutes. As a result of such investigation, the **OFFICE** has determined that **TRUSTMARK** committed the following violation(s) of the Florida Statutes:

a. Section 627.410(7)(a), Florida Statutes – Health rate certification is required no later than twelve (12) months after the previous rate filing.

b. Section 627.6675(3)(a), Florida Statutes – The premium for a converted policy shall not exceed 200 percent of the standard risk rate as established by the **OFFICE**.

c. Rule 690-149.005(10)(c), Florida Administrative Code - The premium schedule is unfairly discriminatory.

4. The **OFFICE** and **TRUSTMARK** expressly waive a hearing in this matter, as well as the making of findings of fact and conclusions of law by the **OFFICE** and all further and/or other proceedings to which the parties may be entitled, either by law or by rules of the **OFFICE**. **TRUSTMARK** hereby knowingly and voluntarily waives all rights to challenge or to contest this Order, in any forum now available to it, including the right to any administrative proceeding, circuit or federal court action, or any appeal.

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

6. **TRUSTMARK** agrees that upon the execution of this Consent Order, it shall be subject to the following terms and conditions:

a. **TRUSTMARK** shall pay a penalty of Fifty-Five Thousand and No/100 Dollars (\$55,000.00) and administrative costs of Three Thousand and No/100 Dollars (\$3,000.00) on or before the thirtieth (30th) day after which this Consent Order is executed.

b. **TRUSTMARK** shall, within thirty (30) days of execution of this Consent Order, provide documentation, certified by an officer of the Company to be true and correct, reflecting

procedures implemented to assure that future annual rate filings will be filed as required by Florida Statutes.

c. **TRUSTMARK** shall, within thirty (30) days of execution of this Consent Order, provide documentation, certified by an officer of the Company to be true and correct, reflecting procedures implemented to assure that future rate increases with regard to existing insureds will be limited to a maximum increase of 35% per year until the rates for existing insureds equal the approved new business rates.

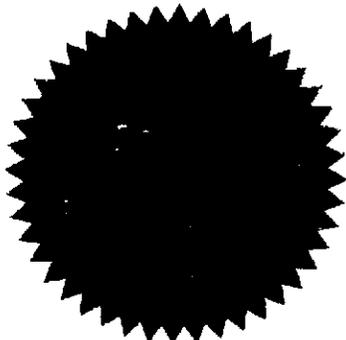
d. **TRUSTMARK** is hereby placed on notice of the requirements of the above-referenced sections of law and agrees that any future violations of these sections or the statutes named therein by **TRUSTMARK** may be deemed willful, subjecting **TRUSTMARK** to the appropriate penalties associated therewith.

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

8. **THEREFORE**, the agreement between **TRUSTMARK** 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 30 day of July, 2007.



KEVIN M. MCCARTY
Commissioner
Office of Insurance Regulation

By execution hereof TRUSTMARK INSURANCE COMPANY consents to entry of this Consent Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents, pursuant to Section 624.310, Florida Statutes, that he/she has the authority to bind TRUSTMARK INSURANCE COMPANY to the terms and conditions of this Consent Order.

TRUSTMARK INSURANCE COMPANY

By: _____

Corporate Seal

Frank Lettera
Print or Type Name

Title: Vice President

Date: 6/19/07

STATE OF ILLINOIS

COUNTY OF Lake

The foregoing instrument was acknowledged before me this 19 day of June 2007,

by Frank Lettera as Vice President
(Name of person) (type of authority.... e.g. officer, trustee, attorney-in-fact)

for Trustmark Insurance Co.
(company name)

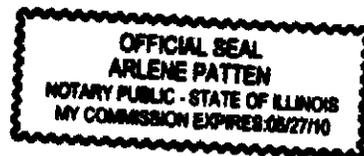
Personally Known or Produced Identification _____
Type of Identification Produced _____

(Signature of the Notary)

Arlene Patten
(Print, Type or Stamp Commissioned Name of Notary)

[NOTARIAL SEAL]

My Commission Expires: 6-27-10



COPIES FURNISHED TO:

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