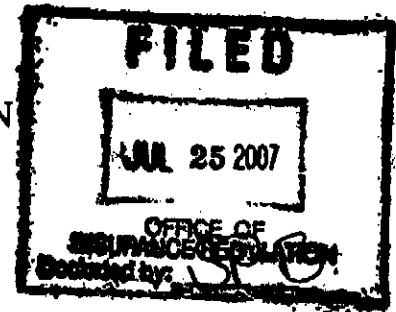




OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER



IN THE MATTER OF:

AETNA HEALTH INC.

CASE NO.: 83895-05-CO

Life and Health Market Investigation

CONSENT ORDER

THIS CAUSE came on for consideration as the result of an agreement between **AETNA HEALTH INC.** (hereinafter referred to as “**AETNA HEALTH**”) 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. **AETNA HEALTH** is a domestic health maintenance organization 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 **AETNA HEALTH** pursuant to Section 624.318, Florida Statutes. As a result of such investigation, the **OFFICE** has determined that **AETNA HEALTH** committed the following violations of the Florida Statutes and the

Florida Administrative Code, with respect to the failure to file with the **OFFICE** changes in procedures used in underwriting small group business:

a. Section 641.31(3)(d), Florida Statutes – changes in rating manual (in this case, changes in the use of health questionnaires) must be filed.

b. Rule 69O-149.037(6)(a)3., Florida Administrative Code – the criteria and standards for rate adjustment (in this case, changes in the use of health questionnaires) shall be filed for approval.

4. **AETNA HEALTH** 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**. **AETNA HEALTH** 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. **AETNA HEALTH** agrees that the 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 **AETNA HEALTH** to such administrative action as the **OFFICE** may deem appropriate.

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

a. **AETNA HEALTH** shall pay a penalty of Fifteen Thousand Dollars (\$15,000.00) and administrative costs of One Thousand Five Hundred Dollars (\$1,500.00) on or before the 30th day after this Consent Order is executed.

b. **AETNA HEALTH** shall provide to the **OFFICE**, on or before the 30th day after this Consent Order is executed, documentation certified by an officer of the Company to be true and correct, that future changes in rating methodology for small groups will be filed with the **OFFICE** for approval.

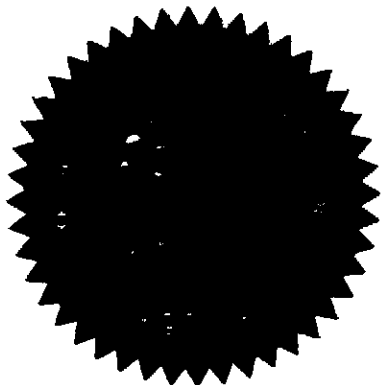
c. **AETNA HEALTH** is hereby placed on notice of the requirements of the above-referenced sections of law and agrees that any future violations of these sections by **AETNA HEALTH** may be deemed willful, subjecting **AETNA HEALTH** to appropriate penalties.

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

THEREFORE, the agreement between **AETNA HEALTH** 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 25TH day of JULY, 2007.



Kevin M. McCarty
Commissioner
Office of Insurance Regulation

By execution hereof AETNA HEALTH INC. 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 AETNA HEALTH INC. to the terms and conditions of this Consent Order.

AETNA HEALTH INC.

Corporate Seal

By [Signature]
Clarence Corleton King
Print or Type Name

Title: President

Date: 7/6/07

STATE OF Texas

COUNTY OF Dallas

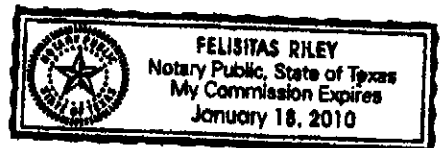
The foregoing instrument was acknowledged before me this 6 day of July 2007,
by Clarence Corleton King as President
(Name of person) (type of authority.... e.g. officer, trustee attorney in fact)
for Aetna Health Inc.
(Company name)

[Signature]
(Signature of the Notary)
Felicitas Riley
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known _____ or Produced Identification
Type of Identification Produced 04767169

[NOTARIAL SEAL]

My Commission Expires: 1/18/2010



COPIES FURNISHED TO:

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