

MAR 1 2004

DEPT. OF INSURANCE  
BY [Signature]

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of: )  
 )  
 **CIGNA HEALTHCARE OF ARIZONA,** )  
 )  
 Respondent. )  
 )  
 )  
 )  
 )  
 )

No. 04A- 035 - INS  
**CONSENT ORDER**

The State of Arizona Department of Insurance ("Department") has received evidence that CIGNA HealthCare of Arizona ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

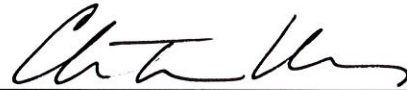
1. Respondent is, and was at all material times, authorized as a domestic health care services organization, NAIC No. 95125.
2. On or about December 13, 2002, Respondent filed form number 12-2-02 using the Department's Life and Health Division Advertising Transmittal Form. Respondent uses the date as the form number on its Transmittal Form, even though the form itself may have another number. The filing was identified as "CIGNA HealthCare of Arizona Individual & Family Plan Pre-enrollment Kit." The cover letter accompanying the filing stated: "Enclosed is the 2003 Individual & Family Pre-enrollment collateral. The materials will be distributed to potential CIGNA HealthCare members upon their request and through brokers of CIGNA HealthCare products."



1 **ORDER**

2 IT IS HEREBY ORDERED THAT Respondents shall pay a civil penalty of one  
3 thousand dollars (\$1000.00) to the Director payable upon the entry of this Order for remission  
4 to the State Treasurer for deposit in the State General Fund

5 DATED AND EFFECTIVE this 27<sup>th</sup> day of February, 2004.

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8 CHRISTINA URIAS  
9 Director of Insurance

10 **CONSENT TO ORDER**

11 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
12 and Order.

13 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,  
14 and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
15 Conclusions of Law and Order.

16 3. Respondent is aware of its right to notice and a hearing at which it may be  
17 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
18 waives its right to such notice and hearing and to any court appeals relating to this Consent  
19 Order.

20 4. Respondent states that no promise of any kind or nature whatsoever, except as  
21 expressly contained in this Consent Order, was made to it to induce it to enter into this  
22 Consent Order and that Respondent has entered into this Consent Order voluntarily.


23 5. Respondent acknowledges that the acceptance of this Consent Order by the

1 Director is solely to settle this matter against it and does not preclude any other agency,  
2 officer, or subdivision of this state from instituting civil or criminal proceedings as may be  
3 appropriate now or in the future.

4 CIGNA HealthCare of Arizona

5  
6 February 23, 2004

Date

By   
Its President and General Manager

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8  
9 COPIES of the foregoing mailed/delivered  
this 1st day of March, 2004, to:

10 Nancy B. Bucklin  
11 Senior Counsel  
12 CIGNA HealthCare of Arizona  
11001 North Black Canyon Hwy  
Phoenix, AZ 85029

13 Gerrie L. Marks, Deputy Director  
14 Mary Butterfield, Assistant Director  
15 Alexandra Shafer, Assistant Director  
16 Dennis Babka, Life & Health Supervisor  
17 Catherine M. O'Neil, Consumer Legal Affairs Officer  
Department of Insurance  
2910 North 44<sup>th</sup> Street, 2<sup>nd</sup> Floor  
Phoenix, Arizona 85018

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Curvey Walters Burton