

1 provided to the Market Conduct Examinations Section of the Department prior to the
2 filing of this Order.

3 5. The Report of Examination of the Market Conduct Affairs of Aetna Life
4 Insurance Company dated August 31, 2004, including the letter submitted in response
5 to the Report of Examination, shall be filed with the Department after the Director has
6 filed this Order.

7 DATED Arizona this 24th day of March, 2006.

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10 Christina Urias
11 Director of Insurance
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CONSENT TO ORDER

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1. Aetna Life Insurance Company has reviewed the foregoing Order.

2. Aetna Life Insurance Company admits the jurisdiction of the Director of Insurance, State of Arizona, admits the foregoing Findings of Fact, and consents to the entry of the Conclusions of Law and Order.

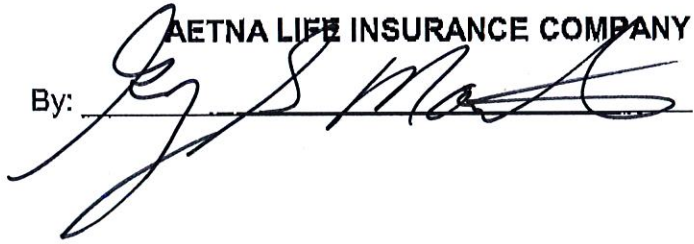
3. Aetna Life Insurance Company is aware of its right to a hearing, at which it may be represented by counsel, present evidence, and cross-examine witnesses. Aetna Life Insurance Company irrevocably waives its right to such notice and hearing and to any court appeals related to this Order.

4. Aetna Life Insurance Company states that no promise of any kind or nature whatsoever was made to it to induce it to enter into this Order and that it has entered into this Consent Order voluntarily.

5. Aetna Life Insurance Company acknowledges that the acceptance of this Order by the Director of Insurance, State of Arizona, is solely to settle this matter against it and does not preclude any other agency or officer of this state or its subdivisions or any other person from any other civil or criminal proceedings, whether civil, criminal, or administrative, as may be appropriate now or in the future.

6. Gregory S. Martino, who holds the office of Vice President of Aetna Life Insurance Company, is authorized to enter into this Order for it and on its behalf.

3-20-06
Date

AETNA LIFE INSURANCE COMPANY
By: 

1 COPY of the foregoing mailed/delivered
2 this 28th day of March, 2005, to:

3 Gerrie Marks

Deputy Director

4 Mary Butterfield

Assistant Director

5 Consumer Affairs Division

6 Paul J. Hogan

Market Oversight Administrator

7 Market Oversight Division

8 Deloris E. Williamson

Assistant Director

9 Rates & Regulations Division

10 Steve Ferguson

Assistant Director

11 Financial Affairs Division

12 Alan Griffieth

Chief Financial Examiner

13 Alexandra Schafer

Assistant Director

14 Life and Health Division

15 Terry L. Cooper

Fraud Unit Chief

16 DEPARTMENT OF INSURANCE

2910 North 44th Street, Suite 210

17 Phoenix, AZ 85018

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20 Reina Galanes, PhD, West Region Compliance Manager

Aetna Life Insurance Company

21 2625 Shadelands Drive

22 Walnut Creek, CA 94598

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