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Attorney General

**FILED**

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I. S. B. No. 3873

**MAY 24 2007**

**Department of Insurance  
State of Idaho**

*Attorneys for Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the matter of:	)	
	)	Docket No. 18-2384-07
HARTFORD LIFE & ACCIDENT	)	
INSURANCE COMPANY	)	<b>STIPULATION</b>
	)	
_____	)	

That upon review of the referenced matter, and upon discussion between the parties, and in consideration of the premises, the parties hereto hereby STIPULATE AND AGREE AS FOLLOWS:

1. That the parties desire to enter into a stipulation to fully compromise and settle the above-referenced matter and this stipulation does hereby state the agreement to settle this matter fully; and

2. That the facts that give rise to this stipulation are as follows: (a) that Hartford Life & Accident Insurance Company ("The Hartford") wrote a policy with Value Benefits of America Association as the policyholder; (b) that said policy was marketed by Value Benefit of America Association to potential participants in the State of Idaho without the

knowledge of The Hartford; (c) that there were a total of 571 participants in the State of Idaho, and a total of 106 claims were made against the policy; (d) that the policy in question had been approved by the Idaho Department of Insurance in 1981 on a general use basis; (e) that claims were processed under said policy through a coordination of benefits provision for which "accident-only" policies are specifically excluded under Idaho law; (f) that The Hartford had failed to file group certificates with the Director of the Idaho Department of Insurance for group insurance policies that were effectuated and delivered outside the state of Idaho covering persons residing in the state of Idaho; and

3. That The Hartford has taken reasonable and timely remedial efforts on behalf of their policy and the participants; and

4. That The Hartford agrees that the Director of the Idaho Department of Insurance may enter a FINAL ORDER in this matter in accord with this stipulation; and

5. That The Hartford shall pay to the Idaho Department of Insurance the administrative penalty of Five Thousand Dollars (\$5,000.00); and

6. That the parties agree that upon payment in full of the administrative penalty enumerated herein, this matter shall be dismissed with prejudice;

7. IT IS SO AGREED.


DATED this 25<sup>th</sup> day of April, 2007.

Hartford Life & Accident Insurance Company

by Medina K. Jett  
MEDINA K. JETT

Vice President & Chief Compliance Officer

OFFICE OF THE ATTORNEY GENERAL

by  9 APRIL 2007

JOHN C. KEENAN,  
DEPUTY ATTORNEY GENERAL

LAWRENCE G. WASDEN  
Attorney General

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**Department of Insurance  
State of Idaho**

*Attorneys for Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the matter of:	)	
	)	Docket No. 18-2384-07
THE HARTFORD LIFE & ACCIDENT	)	
INSURANCE COMPANY	)	<b>FINAL ORDER</b>
	)	
_____	)	

That upon review of the file and stipulation in the referenced matter in recognition of the parties hereto to settle this matter, and in consideration of the premises;

1. IT IS HEREBY ORDERED that the stipulation executed by the parties hereto or their respective attorneys-of-record as the case may be, is hereby made the findings and conclusions of the Director of the Idaho Department of Insurance and incorporated herein as if set forth in full; and

2. IT IS FURTHER ORDERED that Hartford Life & Accident Insurance Company shall pay a penalty herein for the total sum of Five Thousand Dollars (\$5,000.00); and

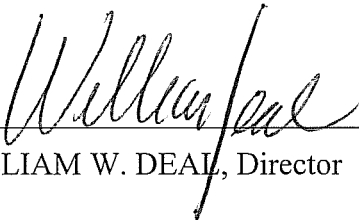
3. IT IS FURTHER ORDERED whereupon receipt of such payment in full, the above-referenced matter shall be DISMISSED WITH PREJUDICE;

4. That this is a final Order regarding the above-referenced matter.

5. IT IS SO ORDERED.

DATED this 24<sup>TH</sup> day of May, 2007.

IDAHO DEPARTMENT OF INSURANCE

By   
WILLIAM W. DEAL, Director

**CERTIFICATE OF SERVICE**

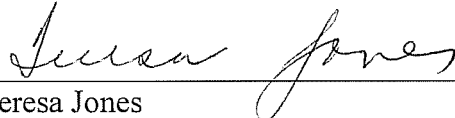
I HEREBY CERTIFY that on this *24<sup>th</sup>* day of May 2007, I caused a true and correct copy of the foregoing STIPULATION and FINAL ORDER to be served upon the following by the designated means:

Medina K. Jett  
c/o Jennifer K. Ryan  
Compliance Manager  
Group Benefits Division C2E  
Hartford Life & Accident Insurance Co.  
200 Hopmeadow Street  
Simsbury, CT 06089

- first class mail
- certified mail
- hand delivery
- via facsimile

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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Teresa Jones  
Assistant to the Director