

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 6441-CO09-0305-007

IN THE MATTER OF: )

United HealthCare Insurance Company )  
Respondent, )

450 Columbus Blvd. )  
Hartford CT 06115 )

NAIC No.: 79413 )

**FILED**

AUG 19 2009

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance ("Department") and United HealthCare Insurance Company, ("Respondent") an insurance company authorized to conduct business in the State of Indiana, signed an Agreed Entry which purports to resolve all issues involved in the actions by the Department regarding Respondent's Certificate of Authority, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as attached as Exhibit A as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent will pay a fine of Three Thousand Five Hundred Dollars (\$3,500.00).  
This amount is payable within thirty (30) days of this Commissioner's Final Order.

2. The Department agrees to accept Respondent's compliance with the terms of this order as full and final resolution of a complaint by A P & S Clinic.

ALL OF WHICH IS ORDERED this 19<sup>th</sup> day of August, 2009.



Carol Cutter, Commissioner  
Indiana Department of Insurance

Distribution:

Nikolas P. Mann.  
**Indiana Department of Insurance**  
311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204-2787

**United HealthCare Insurance**  
Attn: Ralph Bline  
415 N 26<sup>th</sup> Street, Ste. 101  
Lafayette IN 47904

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**AGREED ENTRY**

This Agreed Entry is executed by Nikolas P. Mann, Attorney for and on behalf of the State of Indiana, Indiana Department of Insurance ("Department"), and United HealthCare Insurance Company ("Respondent"), an insurance company licensed to do business in Indiana, to resolve all issues relating to a complaint by A P & S Clinic. This Agreed Entry is subject to the review and approval of Carol Cutter, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is an insurance company with a statutory home office located in the State of Connecticut and is authorized to do business in the State of Indiana; and,


WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:

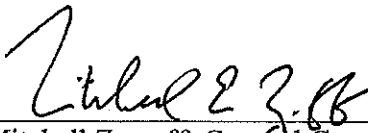
1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.

5. Department alleges that the Respondent's claims handling on one claim submitted under Policy Number 499980 violated Indiana Code § 27-4-1-4.5 (2); Indiana Code § 27-4-1-4.5 (4); and Indiana Code § 27-4-1-4.5 (6)
6. Respondent does not admit any wrongdoing.
7. Respondent will pay the sum of Three Thousand Five Hundred Dollars (\$3,500.00). This amount is payable within thirty (30) days of the Commissioner's Final Order.
8. The Department agrees to accept Respondent's compliance with the terms of this agreement as full and final resolution of a complaint by A P & S Clinic.
9. Respondent has carefully read and examined this agreement and fully understands its terms.

8/18/09  
Date Signed

  
\_\_\_\_\_  
Nikolas P. Mann, Attorney  
Indiana Department of Insurance

7/30/09  
Date Signed

  
\_\_\_\_\_  
Mitchell Zamoff, General Counsel  
United Healthcare Insurance Company

Minnesota  
STATE OF CONNECTICUT )  
COUNTY OF Hennepin ) SS:

Before me a Notary Public for Hennepin County, State of <sup>Minnesota</sup> Connecticut,  
personally appeared Mitchell Zamoff, General Counsel, United Healthcare Insurance Company, and  
being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument  
are true.

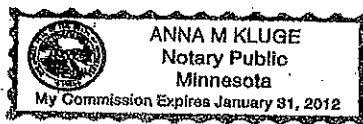
Signed and sealed this 30<sup>th</sup> day of July, 2009.

Mitchell E. Zamoff  
Signature

MITCHELL E. ZAMOFF  
Printed

My Commissioner expires: January 31, 2012

County of Residence: Hennepin



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COUNTY OF MARION )

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ALL OF WHICH IS ORDERED this 19<sup>th</sup> day of August, 2009.

  
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Carol Cutter, Commissioner  
Indiana Department of Insurance

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**Indiana Department of Insurance**  
311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204-2787

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WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of a hearing;


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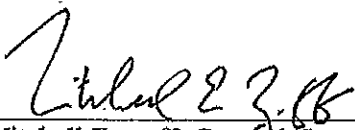


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8/18/09  
Date Signed

  
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Nikolas P. Mann, Attorney  
Indiana Department of Insurance

8/30/09  
Date Signed

  
\_\_\_\_\_  
Mitchell Zamoff, General Counsel  
United Healthcare Insurance Company

Minnesota  
STATE OF CONNECTICUT)  
COUNTY OF Hennepin ) SS:

Before me a Notary Public for Hennepin County, State of ~~Connecticut~~ <sup>Minnesota</sup>,  
personally appeared Mitchell Zamoff, General Counsel, United Healthcare Insurance Company, and  
being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument  
are true.

Signed and sealed this 30<sup>th</sup> day of July, 2009.

Mitchell E. Zamoff  
Signature

MITCHELL E. ZAMOFF  
Printed

My Commissioner expires: JANUARY 31, 2012

County of Residence: Hennepin

