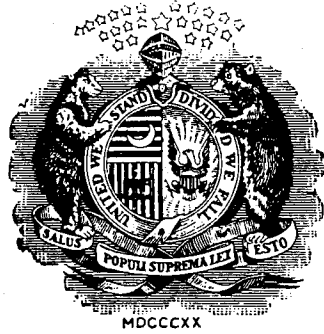


STATE OF MISSOURI

DEPARTMENT OF



INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

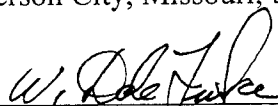
ORDER OF DIRECTOR
DEPARTMENT OF INSURANCE

I, Dale Finke, Director of the Department of Insurance, State of Missouri, pursuant to authority vested in me by the insurance laws of the State of Missouri Chapter 374 et sequitur of the Revised Statutes of Missouri do hereby ORDER CIGNA Healthcare of St. Louis, Inc. (hereafter, "CIGNA Healthcare") to implement procedures to place CIGNA Healthcare in full compliance with those statutes and regulations found to have been violated by CIGNA Healthcare as stated in the Stipulation of Settlement for Market Conduct Examination #0306-28-PPE, that was executed on October 26, 2005.

Furthermore, I, Dale Finke, Director of the Department of Insurance, State of Missouri, accept and agree to the Stipulation of Settlement by CIGNA Healthcare and I further accept the Voluntary Forfeiture of \$149,084.12, payable to the Missouri State School Fund along with the imposition of this ORDER resolving only the issues set forth and agreed to in the above-referenced Stipulation of Settlement as a sufficient means to ensure the compliance by CIGNA Healthcare with such statutes and regulations of the State of Missouri as are identified in the above-referenced Stipulation of Settlement.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 3rd day of November, 2005.



Dale Finke, Director
State of Missouri Department of Insurance