



Aetna
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Lucinda Casillas
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May 6, 2016

DEPARTMENT OF INSURANCE
Market Conduct Division / Field Claims Bureau
Towanda David, Bureau Chief
300 South Spring Street, 11th Floor
Los Angeles, CA 90013

Re: Field Claims Examination Report as of March 31, 2011
Aetna Life Insurance Company, NAIC #60054
Comments to the Adopted Report

Dear Ms. David:

Aetna Life Insurance Company (the Company) is in receipt of the verified written Examination Report. In accordance with the California Code of Regulations CCR, Title 10, Chapter 5, §2695.30, the Company hereby submits its response to the above referenced report.

This was a routine market conduct exam of Aetna Life Insurance Company's California group and individual businesses for the time period from June 1, 2007 to March 31, 2011. This exam is similar to periodic exams conducted by most states' Departments of Insurance.

The first part of the exam was conducted in 2008 and we never received a report from the Department. The Department re-opened the exam in 2011 to review more recent data before issuing a report.

Aetna promptly implemented corrective measures for all findings that were not disputed. We disagree that any of the findings were generated by actions that were knowingly committed or part of a general business practice. We therefore continue to disagree with each and every alleged violation of CIC Section 790.03 and California Code of Regulations section 2695 et seq. as cited in the report.

Aetna takes its compliance responsibilities very seriously and we act swiftly to resolve any deficiencies that are found through examinations by the Department of Insurance.

We would like to take this opportunity to thank you and your team for your courtesy, patience and professionalism during the examination, and in the post examination phase.

Sincerely,

● Page 2



Lucinda Casillas

Regulatory Compliance
Senior Compliance Lead
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cc: Mary Anderson, Counsel