

**BEFORE THE COMMISSIONER OF INSURANCE  
OF THE STATE OF KANSAS**

In the Matter of the Proposed Termination of Consent Order	)	
	)	Docket No. 100807
	)	
<b>UNITED BENEFIT LIFE INSURANCE COMPANY, n/k/a CIGNA INSURANCE COMPANY</b>	)	
	)	
<b>NAIC CoCode: 65269</b>	)	

**ORDER**

This matter is before the Commissioner of Insurance (“Commissioner”) for consideration of the September 29, 2022, formal request to terminate the May 20, 2002, Consent Order that suspended the Kansas Certificate of Authority of United Benefit Life Insurance Company (n/k/a Cigna Insurance Company) (“Consent Order”). This request to terminate the Consent Order was submitted to the Kansas Insurance Department (“Department”) by Cigna Corporation (n/k/a The Cigna Group).

The Commissioner, having fully considered and reviewed all written submissions and available financial condition information and reports, finds as follows:

**Findings of Fact**

1. The Commissioner has jurisdiction over this matter pursuant to K.S.A. 40-103 and K.S.A. 40-222.
2. Cigna Insurance Company (f/k/a United Benefit Life Insurance) is an Ohio domiciled stock life insurance company.
3. United Benefit Life Insurance Company (“Company”) was admitted to transact the business of insurance in the State of Kansas on September 20, 1968.

4. The Company's annual financial statement for the year ending December 31, 2001, indicated a surplus below the minimum required by K.S.A. 40-402.

5. On May 20, 2002, the Commissioner issued the Consent Order, pursuant to K.S.A. 40-222, K.S.A. 40-222b, and K.S.A. 40-222d suspending the Company's Certificate of Authority to conduct business in Kansas.

6. On August 31, 2012, United Benefit Life Insurance Company and several affiliated companies, were acquired by Cigna Health and Life Insurance Company from Great American Financial Resources, Inc.

7. The Company is a wholly owned subsidiary of Provident American Life and Health Insurance Company ("PALHIC").

8. PALHIC is an Ohio-domiciled, indirect wholly owned subsidiary of The Cigna Group, the ultimate controlling person in the holding company system.

9. In 2020, the Ohio Department of Insurance completed the Company's most current financial examination as of December 31, 2018, making no recommendations as a result of the examination.

10. In 2022, the Company filed a UCAA Corporate Amendment Application with the Department to change its name to Cigna Insurance Company ("Cigna").

11. Effective March 29, 2022, an amended Kansas Certificate of Authority was issued for the name change to Cigna Insurance Company.

12. On September 29, 2022, Cigna Corporation submitted a formal request that the Department rescind the Consent Order.

13. Cigna is currently licensed in 27 states and the District of Columbia.

14. Cigna's financial statements as of December 31, 2022, Plan of Operation, and three-year financial projections were reviewed. No material concerns were identified by the Department.

### Conclusions of Law

15. K.S.A 40-103 provides:

The commissioner of insurance shall have general supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance, indemnity or suretyship in this state and shall have the power to make all reasonable rules and regulations necessary to enforce the laws of this state relating thereto.

16. K.S.A. 40-222e provides:

Whenever any insurance company subject to the provisions of this act fails to comply with any requirement imposed pursuant to this act, the commissioner may suspend or revoke such company's certificate of authority to transact business in this state pursuant to the provisions of K.S.A. 40-222 or the commissioner may refuse to renew such company's certificate of authority.

17. Based upon the Findings of Fact and Conclusions of Law enumerated in paragraphs #1 through #16 above, the conditions that lead to the issuance of the Consent Order and the suspension of the Company have been resolved.

### **IT IS THEREFORE, BY THE COMMISSIONER OF INSURANCE, ORDERED THAT:**

1. The Consent Order, dated May 20, 2002, which suspended the authority of United Benefit Life Insurance Company (n/k/a Cigna Insurance Company) to transact the business of insurance in the State of Kansas, is hereby terminated.

2. This Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for hearing is made, pursuant to K.S.A. 77-542.

IT IS SO ORDERED THIS 12<sup>th</sup> DAY OF JULY 2023, IN THE CITY OF TOPEKA,  
COUNTY OF SHAWNEE, STATE OF KANSAS.



*Vicki Schmidt*

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Vicki Schmidt  
Commissioner of Insurance

Approved by the Kansas Insurance  
Department Legal Division

*Philip Michael*

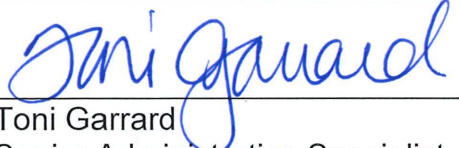
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Philip Michael  
Lead Regulatory Counsel

**Certificate of Service**

The undersigned hereby certifies that she served the above and foregoing Order on this 12<sup>th</sup> day of July 2023, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Kim Hartwell  
Legal Compliance Advisor  
The Cigna Group  
Routing B6LPA  
Cigna Legal – Services and Solutions  
900 Cottage Grove Road Wilde  
Bloomfield, CT 06152

  
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Toni Garrard  
Senior Administrative Specialist