



State of Connecticut  
GENERAL ASSEMBLY  
STATE CAPITOL  
HARTFORD, CONNECTICUT 06106-1591

September 25, 2015

Katharine L. Wade, Commissioner  
Connecticut Insurance Department  
153 Market Street, 7<sup>th</sup> Floor  
Hartford CT 06103

Dear Commissioner Wade:

We appreciate your detailed letter sent to the Office of State Ethics answering many of the questions that have been raised in recent weeks about your ability to be fair and impartial regarding the \$54 billion merger between Cigna and Anthem. However, it still seems painfully clear that you have a financial interest in this merger.

As a former lobbyist for Cigna, in addition to having a husband who is currently a lawyer for Cigna, we ask that you formally step away from any oversight in this merger decision.

The **Hartford Business Journal** has asked that you recuse yourself from any oversight role in the Anthem-Cigna merger stating, "*To do otherwise would create appearances of a conflict of interest.*"<sup>1</sup>

The **Hartford Courant Editorial Board** has asked you to recuse yourself stating, "*she should simply take the short route and recuse herself entirely.*"<sup>2</sup>

Our very own Attorney General, George Jepsen has already recused himself because his wife works for Cigna.

Despite your attempt to publically address questions about your history with Cigna during a confirmation hearing, to the Legislature this summer, and in your most recent letter we are not satisfied. [*"It has been nearly two years since I was an employee at Cigna and I have no financial interest in the company. I am prepared to recuse myself from any matter involving Cigna with which I had an active involvement. This merger is not a matter in which I was involved in any way."* – *Katherine Wade, testimony to Legislature*]<sup>3</sup>

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<sup>1</sup> <http://www.hartfordbusiness.com/article/20150817/PRINTEDITION/308139940>

<sup>2</sup> <http://www.courant.com/opinion/editorials/hc-ed-commissioner-should-stay-out-of-cigna-deal-20150731-story.html>

<sup>3</sup> <http://m.newstimes.com/news/article/Malloy-s-insurance-commissioner-dumps-Cigna-6515028.php>

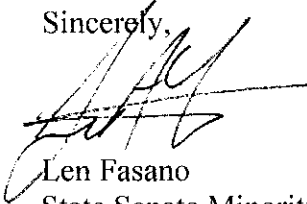
Katharine L. Wade, Commissioner  
September 25, 2015  
Page 2

There is precedent for the Insurance Commissioner to recuse themselves from these types of deals. In 1996, when Travelers planned to buy the property/casualty division of Aetna, Commissioner George Reider eventually recused himself. Reider was a former vice president in Aetna's property/casualty division who had stock in Aetna (the stock was in a blind trust).<sup>4</sup>

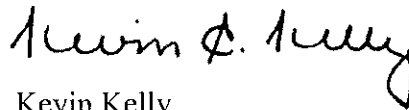
Although the State Ethics Commission voted 4-1 that recusal was not necessary, in a letter Reider noted that, *"I have determined that the public interest would be best served by my recusal from acting on the proposed acquisition, to avoid even an appearance of a conflict of interest."*<sup>5</sup>

Bearing all this in mind, will you please re-consider and recuse yourself? The public needs to have confidence in the merger process. We strongly believe that cannot happen until you take yourself out of the equation. Certainly, the Deputy Commissioner has the authority to make a ruling on the deal and we would argue that would be the proper thing to do.

Sincerely,



Len Fasano  
State Senate Minority Leader



Kevin Kelly  
State Senator, Ranking Member of the Insurance  
and Real Estate Committee

<sup>4</sup> <http://www.businessinsurance.com/article/19990124/ISSUE01/10001306/reider-new-naic-president>

<sup>5</sup> [http://www.joc.com/connecticut-regulator-recuses-himself-ruling-travelers-aetna-deal\\_19960314.html](http://www.joc.com/connecticut-regulator-recuses-himself-ruling-travelers-aetna-deal_19960314.html)

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## Insurance commish should sit out Cigna-Anthem deal oversight

8/17/2015

Recently appointed Insurance Commissioner Katharine Wade faces a major test with her oversight role in Anthem's proposed \$48 million acquisition of Bloomfield insurer Cigna Corp.

Rather than showcase her skills, however, we believe Wade should sit this decision out.

Wade, who was appointed commissioner in March by Gov. Dannel P. Malloy, was previously a Cigna public policy vice president. Her husband is currently Cigna's associate counsel. With such close ties to the company, Wade must recuse herself from any oversight role in the Anthem-Cigna merger.

To do otherwise would create appearances of a conflict of interest.

In 2010, the Connecticut Insurance Department came under fire as consumer advocates and other critics accused the agency of being a rubber stamp for health insurers, particularly in approving significant annual rate increases. In more recent years, the insurance department has been more aggressive in pruning insurers' proposed rate hikes, establishing itself — at least in the eyes of the public — as a tougher overseer.

Wade has a duty to continue to uphold the integrity of her agency by distancing herself from any regulatory role in the merger, much like Attorney General George Jepsen (whose wife works at Cigna) has done.

In recent public statements, Wade has told various media outlets she has no financial interest in Cigna and stopped working there two years ago. She also said she is prepared to recuse herself from any Cigna matter in which she had active involvement in but added she was not involved in the merger.

A big issue with government regulatory bodies is that they often employ individuals who have past industry ties. It makes sense in a lot of ways because you want regulators who understand an industry before they make important decisions regarding its financial safety and soundness. That revolving door mentality, however, often makes regulatory agencies vulnerable to accusations of bias.

### Succession planning conundrum

As if Connecticut's economy doesn't have enough to worry about, HBJ Managing Editor Brad Kane in this week's issue reports on yet another threat to the state's future wellbeing: Lack of succession planning by small and midsize employers, which is leaving many companies vulnerable to dissolution or poaching by out-of-state buyers.

Recent studies that show up to 85 percent of small and midsize employers don't have a succession plan is a major cause for concern, particularly as Connecticut's population ages faster than most U.S. states. That means a wave of Connecticut Baby Boomers likely will try to sell their business in the next 10 to 15 years, which could lead to business closures, relocations and/or significant layoffs if proper plans aren't put in place.

We don't like to preach to company executives, but if you're thinking about retirement in the next five to 10 years it's time to develop an exit strategy. All businesses should consider grooming a next-generation leader or getting the company ready for a sale.

We understand the day-to-day grind leaves few hours in a week to consider long-term plans, but lack of a succession strategy jeopardizes a company's future. That reality should hit home to many business owners, particularly those who are relying on their companies' equity as a retirement nest egg.

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## Commissioner Wade, Please Stay Out Of This



Katharine Wade  
Peter Casolino / Hartford Courant

Insurance Commissioner Katharine Wade.

### **By Editorial**

Insurance commissioner should recuse herself from Cigna merger deal.  
Commissioner Wade's financial interest in Cigna should keep her out of merger review.

Many questions surround the announced merger of Indianapolis-based Anthem and Bloomfield-based Cigna — questions that need to be sorted out by state regulators before the deal is approved.

That puts Connecticut's insurance commissioner, Katharine Wade, in a tight spot. She's a former Cigna executive, and her husband still works there.

It goes without saying that those examining the impact of the Anthem-Cigna marriage must have no financial interest in the matter. So to ensure that there are no questions involving a conflict, Ms. Wade should remove herself from any involvement in reviewing the deal.

In a prepared statement, the commissioner said that she is indeed "prepared to recuse [her]self from any matter involving Cigna with which [she] had an active involvement." The merger, she noted, is not a matter in which she was "involved in any way."

As for her husband, Ms. Wade pointed out that he is "neither an officer nor a director" of Cigna, and that the company "has formally firewalled him off from working on any issue involving the State of Connecticut Insurance Department."

All of that is to the good. But being "prepared" to remove oneself from consideration of aspects of the matter is not the same as simply declaring that she will bow out of the discussion, period.

In doing that, she would follow in the footsteps of Connecticut's attorney general, George Jepsen, who has declared that because his wife is a Cigna employee he will withdraw entirely from any consideration of the matter.

Both Mr. Jepsen and Ms. Wade are knowledgeable public officials whose input in this matter would doubtless be worthwhile. Instilling public confidence in the process, however, must take precedence.

Ms. Wade has promised to inform the Office of Ethics of "any situation that may present the appearance of a potential conflict." Rather than that, she should simply take the short route and recuse herself entirely.

res <http://www.ctpost.com/news/article/Malloy-s-insurance-commissioner-dumps-Cigna-6515028.php>

## Malloy's insurance commissioner dumps Cigna stock

By Neil Vigdor Updated 11:59 pm, Sunday, September 20, 2015



Connecticut's insurance commissioner has divested herself of stock in Cigna Corp., the company that needs her approval to consummate its mega-merger with Anthem.

On her most recent financial disclosure form, filed April 30 for 2014, Katharine "Katie" Wade reported common stock holdings and a 401(k) with Cigna to the state's **Office of Ethics**.

But her spokeswoman, **Donna Tommelleo**, told **Hearst Connecticut Media** this week that Wade no longer has any assets in the Bloomfield-

based insurance giant. She declined to elaborate.

Wade's ties to Cigna have been intensely scrutinized since Anthem's planned acquisition of the company for \$54 billion was announced in July. Some lawmakers have called on Wade, a former lobbyist for Cigna who was appointed by Gov. **Dannel P. Malloy**, to recuse herself. Her husband is a lawyer for Cigna and her mother was also on the company's payroll.

"It's very difficult to extract yourself from the appearance of a conflict," said state Sen. **Joe Markley**, R-Southington. "The fact that she's even in a position where she's got to do these things is kind of an acknowledgment that there's a problem."

Malloy's office referred questions on the matter to the state's Insurance Department, which declined further comment.

Additional information on when and how Wade dumped her Cigna stock and closed out her 401(k) were not available from the state. It was also unclear whether company stock and a 401(k) portfolio held by Wade's husband, **Michael T. Wade**, and listed on her report were divested.

Wade's father-in-law, **Jim Wade**, is a major Democratic fundraiser and political ally of Malloy.

State officials have said that Wade, the state's top insurance regulator, wants to review the merger applications before deciding whether to recuse herself.

**George Jepsen**, Connecticut's attorney general, has already recused himself from the process because his wife works for Cigna.

Multiple state and federal agencies must sign off on the merger of the two health care behemoths, which insure 53 million people combined. They include the **Federal Trade Commission** and the state attorney general office's.

It could be weeks or months until state insurance regulators receive the tandem application from Anthem and Cigna.

A message seeking comment from Cigna was not returned.

Wade has publicly attempted to address questions about her Cigna background, starting with her confirmation testimony to the Legislature earlier this year and then again this summer.

"I do understand, however, the need to address any concerns that may arise from the appearance of a conflict," Wade said this summer. "It has been nearly two years since I was an employee at Cigna and I have no financial interest in the company. I am prepared to recuse myself from any matter involving Cigna with which I had an active involvement. This merger is not a matter in which I was involved in any way."

Wade was unanimously approved for the \$160,000-a-year post by the Legislature in April.

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# BUSINESS INSURANCE.

## REIDER NEW NAIC PRESIDENT

### CONGRESSIONAL MOVES MAY INFLUENCE REGULATOR'S TENURE

Posted On: Jan. 24, 1999 6:00 AM CST

#### Meg Fletcher

##### ADVERTISEMENT

HARTFORD, Conn.-Ensuring consumer protection while preserving insurer solvency are

the key goals of George M. Reider Jr., the new president of the National Assn. of Insurance Commissioners.

The 58-year-old Connecticut insurance commissioner is particularly concerned with health care-related issues, such as patients' rights and managed care reform, which the NAIC anticipates will be at the top of Congress' agenda. He plans to chair the NAIC's Special Committee on Health Insurance to help direct the organization's response.

He also is concerned with Congress' efforts to modernize the financial services industry, which has been a key issue for the NAIC.

"Our job as state regulators is not to protect our turf" but, rather, to protect insurance consumers and make sure they are treated fairly, Mr. Reider said. There is, however, a proper role for both federal banking authorities and state insurance officials to play in protecting consumers, he said.

Mr. Reider said he also supports the NAIC's progress in streamlining the regulation of insurance, especially commercial lines coverages. However, he expects such efforts to continue in a way that ensures that less-sophisticated insurance buyers are protected.

When making such changes "you don't want to be slow about it and sluggish about it. On the other hand, you don't want to hit a speed at which you give up what you really shouldn't give up," he said.

Additionally, Mr. Reider said he endorses the consolidation of some NAIC committees, which will go into effect on Jan. 1, 2000. "There is an interest within the NAIC to be sure that we're doing things as smartly as we can," he said. "That should be expected from us."

Mr. Reider also plans to serve as chairman of the International Insurance Issues Committee, although he has asked Glenn Pomeroy, NAIC's immediate past president, to continue chairing the NAIC's

subgroup dealing with Holocaust issues. In addition, the Connecticut Insurance Department also will chair a property/casualty actuarial subgroup, although Reider's chief actuary will usually represent the department.

Mr. Reider said the three decades he spent working for an insurer are a help in leading the NAIC. A native of Steelton, Pa., he learned the industry's language and issues by holding various claims and management positions with Aetna Life & Casualty Co. starting in 1963. He retired in 1994 as acting vp of the insurer's property and casualty group claim operations.

Mr. Reider also worked briefly as executive vp of claims for the now-defunct The Home Insurance Co. before being appointed in May 1995 by Gov. John G. Rowland as Connecticut's insurance commissioner. Mr. Reider has been reappointed to a four-year term, subject to legislative approval.

"I find that background is very, very helpful-particularly with rapid change and having to grasp issues quickly," Mr. Reider said.

That same background also helped him move up quickly in the NAIC's leadership ranks. Mr. Reider served as secretary-treasurer in 1997 and vp in 1998.

However, his ownership of Aetna stock options in a blind trust was a hurdle to doing his job as Connecticut's insurance commissioner in 1996. A coalition of labor and consumer groups alleged that Mr. Reider would have a conflict of interest in deciding whether to authorize Travelers Corp.'s \$4 billion purchase of Aetna's property/casualty operations (BI, March 25, 1996; March 18, 1996).

Mr. Reider decided to recuse himself from deciding the matter. He allowed his deputy to make the ruling, although the Connecticut Ethics Commission voted 4-to-1 that he had no direct conflict and was free to rule.

The Insurance Department's handling of the entire matter was upheld by the Connecticut Supreme Court, Mr. Reider said. He also recused himself from approving Aetna's subsequent purchase of U.S. Healthcare (BI, Dec. 16, 1996).

Mr. Reider tries to balance his insurer background by maintaining familiarity with consumer concerns. He has held town meetings around his state, and each week he takes two calls from Connecticut residents seeking departmental assistance.

"We are really trying to stay in touch," he said. "It keeps your feet on the ground."

He also continues a tradition of public service, including having served as a chairman of the town council of Farmington, Conn., and on the board of trustees of his alma mater, Lebanon Valley College in Annville, Pa. He holds a bachelor's degree in business administration and economics.

Mr. Reider was a popular choice to lead the NAIC this year, both among regulators and the representatives of major trade associations.

"Connecticut Insurance Commissioner George Reider is an easy person to talk to; he is approachable, listens attentively and responds thoughtfully and fairly," Phillip Schwartz, vp-financial reporting and associate general counsel with the Washington-based American Insurance Assn., said in a statement. "He doesn't flaunt his authority, but his leadership skills are clear to those who work with him."

"Not only is his background an asset in understanding the business of insurance, he is a gentleman with a great deal of integrity," said Patty Parachini, legislative director for the Washington-based American Council of Life Insurance. "He has worked hard on several issues of importance to ACLI members, including the NAIC codification project," which sought to provide greater uniformity in insurers financial statements. In addition, "he also has the ability to reach out to people in a thoughtful and inclusive manner," she said.

George Reider and Carol, his wife of 37 years, have four grown sons and four grandchildren.

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Friday September 25, 2015

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## CONNECTICUT REGULATOR RECUSES HIMSELF FROM RULING ON TRAVELERS-AETNA DEAL

Associated Press | Mar 14, 1996 7:00PM EST

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The Connecticut insurance commissioner Thursday withdrew himself due to conflicts of interest from ruling on Travelers Group Inc.'s plans to buy the property and casualty division of Aetna Life & Casualty Co.

Meanwhile, Travelers/Aetna Property Casualty Corp. Wednesday filed with the Securities and Exchange Commission for an initial public offering of up to 35.4 million class A common shares. Commissioner George M. Reider worked for Aetna for 31 years, including a stint as head of the property/casualty division. He presided over a hearing last week on the proposed sale, and at the time opponents of the sale accused him of a conflict of interest.

"I feel it is for the best," Mr. Reider wrote in his letter of recusal on Wednesday.

Aetna announced the sale of its property-casualty business to Travelers in November. The \$4 billion deal would create the nation's fourth-largest insurer of buildings, autos and businesses.

Travelers/Aetna was formed in January as the property and casualty insurance units of Travelers Insurance Group Inc., a unit of Travelers Group Inc.

The insurance commissioner said the state Ethics Commission had cleared him of any conflict of interest and referred to a letter from Alan Plofsky, commission chairman.

Mr. Reider's Aetna stock options have been placed in a special trust fund over which he has no control and which he cannot monitor, according to the letter.

In his letter of recusal, dated March 13, Mr. Reider said it was recently pointed out to him that the transfer of his stock options to the blind trust "did not succeed in depriving me of 'all knowledge' of the status of some of the options."

He explained that a small part of the options put in trust have not yet vested.

"Because they are not yet vested, they cannot yet be sold . . . and accordingly I had a potential future stock interest that could be affected by the outcome of the pending proceeding," Mr. Reider wrote.

Still, he said in the letter, "I have determined that the public interest would be best served by my recusal from acting on the proposed acquisition, to avoid even an appearance of a conflict of interest."

Since Mr. Reider has stepped aside, it's now up to a deputy insurance commissioner to rule on the sale.

If the sale goes through, up to 3,300 jobs at the new entity will be eliminated, with half the cuts in Hartford, Travelers has said. The consolidation is expected to save about \$300 million over two years, Travelers



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officials reported.

Travelers/Aetna estimates an initial public offering price of \$25 a share, which is expected to raise between \$841.6 million and \$925.8 million.

The company said it will use the proceeds of the IPO to repay a portion of the \$4 billion cost of acquiring the P/C units at Aetna Casualty & Surety Co. and Standard Fire Insurance Co.

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