



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

-----X
In the Matter of:

**THE PROPOSED RATE INCREASE APPLICATION
OF
ANTHEM BLUE CROSS and BLUE SHIELD**

Docket No.LH-14-55

-----X

**REQUEST FOR ADDITIONAL INFORMATION TO CONSIDER OBJECTION BY
ANTHEM BLUE CROSS AND BLUE SHIELD AND RESPONSE BY OFFICE OF THE
HEALTHCARE ADVOCATE RELATING TO PROPOSED WITNESS PHILIP J.
BIELUCH**

Prior to ruling on the Anthem Blue Cross Blue Shield objection to Mr. Bieluch, the Office of Healthcare Advocate is being directed to provide additional information relating to Mr. Bieluch's experience as identified on the submitted Curriculum Vitae.

It is noted that Mr. Bieluch states that during the period of October 2002 to April 2012, while an independent consultant, he "Consulted on the health insurance rate filings". The undersigned requests more detail on this experience including the names of the clients for which the consultations were provided, the types of health insurance products for which the consultations were provided and the scope of services rendered in connection with the specific rate filings.

If Mr. Bieluch cannot provide the names of the clients in public, the undersigned will agree to redact the names before the information is put into the record.

Since this information should be readily available, it should be submitted no later than 1 p.m. today, June 26, 2014.

Dated at Hartford, this 26th day of June, 2014.



Paul S. Lombardo
Hearing Officer

CERTIFICATION

I hereby certify that a copy of the Decision regarding the Petition to be Designated as an Intervenor filed by the State of Connecticut Office of Healthcare Advocate, was served on June 24, 2014, 2010 by electronic mail on:

Anthem Blue Cross/Blue Shield

John M. Russo, Esq.
Anthem Blue Cross/Blue Shield
Campus at Greenhill
108 Leigus Road
Wallingford, CT 06492
John.russo@Anthem.com

Michael G. Durham, Esq.
Donahue, Durham & Noonan, P.C.
741 Boston Post Road, Suite 306
Guilford, CT 06437
mdurham@ddnctlaw.com

Office of Healthcare Advocate

Thomas P. Ryan, Esq.
Assistant Attorney General
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
Thomas.ryan@ct.gov

Charles Hulin, Esq.
Assistant Attorney General
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
charles.hulin@ct.gov

Robert Clark
Special Counsel
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
robert.clark@ct.gov

Victoria L. Veltri
Health Care Advocate
Office of the HealthCare Advocate
P.O. Box 1543
Hartford, CT 06144
Victoria.veltri@ct.gov

A handwritten signature in blue ink that reads "Beth Cook". The signature is written in a cursive style and is positioned above a horizontal line.

Beth Cook
Counsel
Insurance Department

Cook, Beth

From: Cook, Beth
Sent: Thursday, June 26, 2014 1:20 PM
To: Ryan, Thomas P.
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)'; Veltri, Victoria; Lombardo, Paul
Subject: RE: Anthem Proposed Rate Application - Docket No. LH-14-55

Attorney Ryan:

The Department is aware of Precept 9 of the Code of Professional Conduct ("Code") which provides:

An Actuary shall not disclose to another party any Confidential Information unless authorized to do so by the Principal or required to do so by Law.

The Code defines "Confidential Information" as :

Information not in the public domain of which an Actuary becomes aware as a result of providing Actuarial Services to a Principal. It includes information of a proprietary nature and information that is legally restricted from circulation.

"Law" is defined as:

Statutes, regulations, judicial decisions, and other statements having legally binding authority.

The Hearing Officer has requested a simple statement as to the client, the type of health insurance product and the general nature of the assignment for which Mr. Bieluch has consulted and for which he has claimed a particular expertise. Further, this information has been requested as part of a legal proceeding being conducted pursuant to Connecticut General statutes and regulations. The definition of "Law" would appear to permit Mr. Bieluch to disclose the information since it has been required "by Law" . Therefore, we believe Mr. Bieluch has taken an extreme position in his interpretation of "Confidential Information".

Therefore, we expect to receive the requested information no later than 2 pm today.



Beth Cook
Counsel

State of Connecticut Insurance Department

Mail address: P.O. Box 816 | Hartford, CT 06142-0816

Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103

☎ 860.297.3998 | 📠 860.566.7410 | ✉ Beth.Cook@ct.gov | www.ct.gov/cid

From: Ryan, Thomas P.
Sent: Thursday, June 26, 2014 12:59 PM
To: Cook, Beth
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)'; Veltri, Victoria;

Lombardo, Paul

Subject: RE: Anthem Proposed Rate Application - Docket No. LH-14-55

Dear Attorney Cook:

I have spoken with Mr. Beiluch about the Department's request. He indicates that he is prohibited from discussing or revealing non-public information regarding client or perspective client matters according to the actuaries' code of professional conduct. He pointed out that any information that he provides the Department would be subject to the Freedom of Information Act, and distributed to the parties in accordance with the APA. He provides his assurance that he has had extensive experience in rate evaluation pertaining to health insurance.

Therefore, the OHA request that he be considered on the information provided and the past acceptance of the Department of his expert testimony in this type of rate hearing. Moreover, I should note that current Hearing Officer, Mr. Lombardo, remarked on Mr. Bieluch's experience at that 2010 hearing during his examination of Mr. Beiluch by stating, "It's very impressive from an actuarial standpoint." See transcript for hearing at pp. 240-241, lines 25 and 1 respectively.

As OHA has stated in its reply, Mr. Beiluch is more than qualified due to his extensive actuarial experience and the Department should, consistent with its past allowance of his expert testimony, permit his participation as an expert and consider the probative value of his testimony.

Very truly yours,

Thomas Ryan
Assistant Attorney General
Office of the Attorney General
55 Elm Street
P.O. Box 120
Hartford, CT 06106

Phone: (860) 808-5355
Fax: (860) 808-5391
URL: <http://www.cslib.org/attygenl>

CONFIDENTIALITY NOTICE: This email and any attachments are for the exclusive and confidential use of the intended recipient. If you are not the intended recipient, please do not read, distribute or take action in reliance upon this message. If you have received this in error, please notify us immediately by return email and promptly delete this message and its attachments from your computer system. We do not waive attorney-client or work product privilege by the transmission of this message.

 **Please consider the environment before printing**

From: Cook, Beth
Sent: Thursday, June 26, 2014 11:34 AM
To: Ryan, Thomas P.
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)'; Veltri, Victoria; Lombardo, Paul
Subject: RE: Anthem Proposed Rate Application - Docket No. LH-14-55
Importance: High

Please see attached.



Beth Cook

Counsel

State of Connecticut Insurance Department

Mail address: P.O. Box 816 | Hartford, CT 06142-0816

Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103

☎ 860.297.3998 | 📠 860.566.7410 | ✉ Beth.Cook@ct.gov | www.ct.gov/cid

From: Ryan, Thomas P.

Sent: Thursday, June 26, 2014 9:59 AM

To: Cook, Beth

Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)'; Veltri, Victoria

Subject: Anthem Proposed Rate Application - Docket No. LH-14-55

Dear Attorney Cook:

Please find attached the OHA's replies to Anthem's objections to its witness and exhibits, as well as a copy of Philip Bieluch's CV.

Thomas Ryan
Assistant Attorney General
Office of the Attorney General
55 Elm Street
P.O. Box 120
Hartford, CT 06106

Phone: (860) 808-5355

Fax: (860) 808-5391

URL: <http://www.cslib.org/attygen>

CONFIDENTIALITY NOTICE: This email and any attachments are for the exclusive and confidential use of the intended recipient. If you are not the intended recipient, please do not read, distribute or take action in reliance upon this message. If you have received this in error, please notify us immediately by return email and promptly delete this message and its attachments from your computer system. We do not waive attorney-client or work product privilege by the transmission of this message.

 **Please consider the environment before printing**

Cook, Beth

From: Mike Durham [MDurham@ddnctlaw.com]
Sent: Thursday, June 26, 2014 2:58 PM
To: Ryan, Thomas P.
Cc: Cook, Beth; Clark, Robert; Hulin, Charles C.; John M. Russo Esq. (John.Russo@Anthem.com); Veltri, Victoria; Lombardo, Paul
Subject: Re: Anthem Proposed Rate Application - Docket No. LH-14-55

Attorney Cook, Anthem again objects to Attorney Ryan's additional arguments in his email below and stands on its Objections. The Hearing Officer's Decision granting the Office of the Healthcare Advocate limited intervention was premised in significant part on a finding that, based on the Petition, the Intervenor's participation in the public hearing would "not impair the orderly conduct of the proceeding". Establishing the qualifications of Mr. Bieluch as a healthcare expert is a threshold obligation that should be readily satisfied, as requested. Clearly, at this point, the Intervenor's failure to comply with the Hearing Officer's direction that that Office provide clarifying information relating to Mr. Bieluch's qualifications is interfering with the pre-hearing proceedings, and will interfere with the hearing tomorrow.

Sent from my iPhone

On Jun 26, 2014, at 2:11 PM, "Ryan, Thomas P." <Thomas.Ryan@ct.gov> wrote:

Dear Attorney Cook:

We do not agree with your view that a witness who voluntarily testifies in an administrative proceeding is "required by law" to provide information for purposes of the Code of Ethics. In such circumstances, the witness may simply choose not to testify at all or not answer particular questions, unless there is either a law that directly demands his disclosure or some other compulsory process. Nevertheless, I forwarded your request for clarification to Mr. Bieluch immediately upon receiving it. He has not responded. It is our understanding that he is working out of state today. Therefore, we have not been unable to meet your deadline for his clarification. Nevertheless, as you know, the Department can certainly question Mr. Bieluch at the hearing tomorrow under oath regarding this matter.

Very truly yours,

Thomas Ryan
Assistant Attorney General
Office of the Attorney General
55 Elm Street
P.O. Box 120
Hartford, CT 06106

Phone: (860) 808-5355
Fax: (860) 808-5391
URL: <http://www.cslib.org/attygenl>

CONFIDENTIALITY NOTICE: This email and any attachments are for the exclusive and confidential use of the intended recipient. If you are not the intended recipient, please do not read, distribute or take action in reliance upon this message. If you have received this in error, please notify us immediately by return email and promptly delete this message and its attachments from your computer system. We do not waive attorney-client or work product privilege by the transmission of this message.

 **Please consider the environment before printing**

From: Cook, Beth
Sent: Thursday, June 26, 2014 1:20 PM
To: Ryan, Thomas P.
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)';
Veltri, Victoria; Lombardo, Paul
Subject: RE: Anthem Proposed Rate Application - Docket No. LH-14-55

Attorney Ryan:

The Department is aware of Precept 9 of the Code of Professional Conduct ("Code") which provides:

An Actuary shall not disclose to another party any Confidential Information unless authorized to do so by the Principal or required to do so by Law.

The Code defines "Confidential Information" as :

Information not in the public domain of which an Actuary becomes aware as a result of providing Actuarial Services to a Principal. It includes information of a proprietary nature and information that is legally restricted from circulation.

"Law" is defined as:

Statutes, regulations, judicial decisions, and other statements having legally binding authority.

The Hearing Officer has requested a simple statement as to the client, the type of health insurance product and the general nature of the assignment for which Mr. Bieluch has consulted and for which he has claimed a particular expertise. Further, this information has been requested as part of a legal proceeding being conducted pursuant to Connecticut General statutes and regulations. The definition of "Law" would appear to permit Mr. Bieluch to disclose the information since it has been required "by Law" . Therefore, we believe Mr. Bieluch has taken an extreme position in his interpretation of "Confidential Information".

Therefore, we expect to receive the requested information no later than 2 pm today.

<image001.gif>

Beth Cook

Counsel

State of Connecticut Insurance Department

Mail address: P.O. Box 816 | Hartford, CT 06142-0816

Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103

☎ 860.297.3998 | 📠 860.566.7410 | ✉ Beth.Cook@ct.gov | www.ct.gov/cid

From: Ryan, Thomas P.
Sent: Thursday, June 26, 2014 12:59 PM
To: Cook, Beth
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)';
Veltri, Victoria; Lombardo, Paul
Subject: RE: Anthem Proposed Rate Application - Docket No. LH-14-55

Dear Attorney Cook:

I have spoken with Mr. Beiluch about the Department's request. He indicates that he is prohibited from discussing or revealing non-public information regarding client or perspective client matters according to the actuaries' code of professional conduct. He pointed out that any information that he provides the Department would be subject to the Freedom of Information Act, and distributed to the parties in accordance with the APA. He provides his assurance that he has had extensive experience in rate evaluation pertaining to health insurance.

Therefore, the OHA request that he be considered on the information provided and the past acceptance of the Department of his expert testimony in this type of rate hearing. Moreover, I should note that current Hearing Officer, Mr. Lombardo, remarked on Mr. Bieluch's experience at that 2010 hearing during his examination of Mr. Beiluch by stating, "It's very impressive from an actuarial standpoint." See transcript for hearing at pp. 240-241, lines 25 and 1 respectively.

As OHA has stated in its reply, Mr. Beiluch is more than qualified due to his extensive actuarial experience and the Department should, consistent with its past allowance of his expert testimony, permit his participation as an expert and consider the probative value of his testimony.

Very truly yours,

Thomas Ryan
Assistant Attorney General
Office of the Attorney General
55 Elm Street
P.O. Box 120
Hartford, CT 06106

Phone: (860) 808-5355
Fax: (860) 808-5391
URL: <http://www.cslib.org/attygen/>

CONFIDENTIALITY NOTICE: This email and any attachments are for the exclusive and confidential use of the intended recipient. If you are not the intended recipient, **please do not read, distribute or take action** in reliance upon this message. If you have received this in error, **please notify us** immediately by return email and promptly delete this message and its attachments from your computer system. We do not waive attorney-client or work product privilege by the transmission of this message.

 **Please consider the environment before printing**

From: Cook, Beth
Sent: Thursday, June 26, 2014 11:34 AM
To: Ryan, Thomas P.
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)'; Veltri, Victoria; Lombardo, Paul
Subject: RE: Anthem Proposed Rate Application - Docket No. LH-14-55
Importance: High

Please see attached.

<image001.gif>

Beth Cook
Counsel
State of Connecticut Insurance Department
Mail address: P.O. Box 816 | Hartford, CT 06142-0816
Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103
☎ 860.297.3998 | 📠 860.566.7410 | ✉ Beth.Cook@ct.gov | www.ct.gov/cid

From: Ryan, Thomas P.
Sent: Thursday, June 26, 2014 9:59 AM
To: Cook, Beth
Cc: Clark, Robert; 'Mike Durham'; Hulin, Charles C.; 'John M. Russo Esq. (John.Russo@Anthem.com)'; Veltri, Victoria
Subject: Anthem Proposed Rate Application - Docket No. LH-14-55

Dear Attorney Cook:

Please find attached the OHA's replies to Anthem's objections to its witness and exhibits, as well as a copy of Philip Bieluch's CV.

Thomas Ryan
Assistant Attorney General
Office of the Attorney General
55 Elm Street
P.O. Box 120
Hartford, CT 06106

Phone: (860) 808-5355
Fax: (860) 808-5391
URL: <http://www.cslib.org/attygen>

CONFIDENTIALITY NOTICE: This email and any attachments are for the exclusive and confidential use of the intended recipient. If you are not the intended recipient, please do not read, distribute or take action in reliance upon this message. If you have received this in error, please notify us immediately by return email and promptly delete this message and its attachments from your computer system. We do not waive attorney-client or work product privilege by the transmission of this message.

 **Please consider the environment before printing**



STATE OF CONNECTICUT

37

INSURANCE DEPARTMENT

-----X
In the Matter of:

**THE PROPOSED RATE INCREASE
APPLICATION OF ANTHEM BLUE CROSS and
BLUE SHIELD**

Docket No. LH14-155

-----X

**DECISION REGARDING ANTHEM BLUE CROSS AND BLUE SHIELD
OBJECTIONS TO THE OFFICE OF THE HEALTHCARE ADVOCATE
PROPOSED EXHIBITS AND PROPOSED WITNESS PHILIP J. BIELUCH**

The hearing in the captioned matter is scheduled for Friday, June 27, 2014. The undersigned was appointed by Insurance Commissioner Thomas B. Leonardi (“Commissioner”) to serve as Hearing Officer.

The Office of Healthcare Advocate (“OHA”) has been designated intervenor status in the captioned matter. In response to the directives to prefile all evidence to be entered into the record and used in the hearing, and to disclose proposed witnesses to be called at the hearing, Anthem Health Plans, Inc. d/b/a Anthem Blue Cross and Blue Shield, (“Applicant”) has filed the following objections: (1) Objections by Anthem Blue Cross and Blue Shield to the Office of Healthcare Advocate Proposed Exhibits (“Exhibit Objection”) and (2) Objections by Anthem Blue Cross and Blue Shield to the Office of Healthcare Advocate’s Proposed Witness Philip J. Bieluch, (“Witness Objection”)

The proceeding for which intervention is sought by the Petitioner is a public hearing pursuant to Conn. Gen. Stat. §§ 38a-8 and 38a-481 to consider whether the rate increase filing (“Application”) dated May 30, 2014 by Anthem Health Plans, Inc. d/b/a Anthem Blue Cross and Blue Shield (“Applicant”) concerning premium rates for its on and off Exchange individual health insurance products (“Individual Products”) is excessive, inadequate or unfairly discriminatory pursuant to Conn. Gen. Stat §38a-481.

The Exhibit Objection presents objections to OHA Proposed Exhibits 1, 2, and 4 on the OHA Exhibit List (“Proposed Exhibits”). With respect to Exhibit 1, Applicant’s first quarter NAIC and CID report entitled: *HEALTH QUARTERLY STATEMENT AS OF MARCH, 2013 OF THE CONDITION AND AFFAIRS OF ANTHEM HEALTH PLANS, INC.*, the objection states that the document is beyond the scope of the OHA’s intervention, is not relevant or material to any issues which are the subject of the public hearing, and contains information not specific to Anthem’s individual insurance business in Connecticut; with respect to Exhibit 2, Applicant’s first quarter NAIC and CID report entitled: *HEALTH QUARTERLY STATEMENT AS OF MARCH 31, 2014 OF THE CONDITION AND AFFAIRS OF ANTHEM HEALTH PLANS, INC.*, the objections to

Exhibit 1 are repeated; with respect to Exhibit 4, similar objections are presented claiming the exhibits are not relevant or material to any issues which are the subject of the public hearing as set forth in the Notice of Public Hearing and are therefore not probative.

In the Reply to Objections by Anthem Blue and Blue Shield to the Office of Healthcare Advocate's Proposed Exhibits ("OHA Exhibit Reply"), the OHA points to the inclusion of the financial statements (Exhibits 1 and 2) as information directly cited in the actuarial memorandum submitted in support of the application by the Applicant for the proposed rate increase. With respect to Exhibit 4, the OHA is claiming to offer the exhibit consistent with the OHA's intervenor role, i.e., the exploration of the primary concern of consumers regarding the proposed rate increases, which is the proposed rate increase itself and the subject of the Application and the hearing.

The Witness Objection challenges the qualifications of the proposed witness, Philip J. Bieluch, FSA, MAAA, FCA ("Bieluch") to serve as an expert witness and that any expert actuarial testimony offered by Bieluch would both invade the statutory responsibility of the Insurance Department as the regulator and would fall outside the scope of participation set for the Intervenor OHA.

The purpose of the captioned hearing in the captioned matter that is noticed for tomorrow, June 27, 2014, is to elicit information regarding the application. It is not merely to put items on the record, but for the Applicant to justify its Application; for Insurance Department staff to transparently question the Applicants and to challenge the assumptions of the Application; and for the intervenor to present evidence related to the scope of its intervention and to examine the Applicant related to the scope of its intervention. Exhibits 1 and 2 are referenced in the rate filing and the rate filing instructions require the filing to be consistent with the most recent financial statements filed with the Insurance Department; Exhibit 4 is a tool used in rate making and are therefore germane. Thus, information in Exhibits 1, 2, and 4 may in fact be the subject of testimony at the hearing to the extent it is relevant. Objections may be raised during examinations of witnesses dealing with these Proposed Exhibits relating to relevancy.

With respect to the Proposed Witness Bieluch, the OHA submitted a curriculum vitae which provided only high level, non-descriptive statements relating to Bieluch's individual health insurance actuarial rate making or regulatory review and approval experience and qualifications. The OHA was directed to provide additional information clarifying and expanding upon the stated qualifications, but was unable to comply claiming that Bieluch refused to produce the additional experience and qualifications because (1) he perceived to do so would violate his Professional Code of Conduct and (2) the Hearing Officer could not compel him under law to produce the requested information. As a point of reference, Sec. 7-2 of the Connecticut Code of Evidence provides "A witness qualifies as an expert by knowledge, skill, experience, training, education...if the testimony will assist the trier of fact in understanding the evidence or in determining a fact in issue". The commentary to the above referenced section provides that "Crucial to this inquiry is a determination that the scientific, technical or specialized

knowledge upon which the expert's testimony is based goes beyond the common knowledge and comprehension."

The Insurance Department, after having reviewed Precept 9 of the Actuarial Professional Code of Conduct disagrees with both of Bieluch's claims. However, rather than ruling on this objection on a pre-hearing basis, the undersigned will allow Beiluch to testify and be subjected to cross examination by both the Insurance Department and Applicant. If in the opinion of the Hearing Officer, Beiluch does not provide testimony which evidences satisfactory knowledge, skill, experience, training, education, or if the testimony is not determined by the Hearing Officer to be of the quality and caliber to assist the Hearing Officer in understanding the evidence or in determining a fact in issue, the undersigned reserves the right to not consider the evidence as being presented by an individual health insurance actuarial rate expert but rather in Beiluch's role as an Anthem individual health insurance member.

In addition, the presiding officer at an Insurance Department has the authority before, during or after a hearing to order the production of additional exhibits and written testimony, Conn. Agencies Regs. §38a-8-40, and in practice routinely seeks such additional exhibits and testimony.

For the foregoing reasons, the (1) Objections by Anthem Blue Cross and Blue Shield to the Office of Healthcare Advocate Proposed Exhibits are denied; (2) Objections by Anthem Blue Cross and Blue Shield to the Office of Healthcare Advocate's Proposed Witness Philip J. Bieluch is reserved.

Dated at Hartford, this 26th day of June, 2014.



Paul S. Lombardo
Hearing Officer

CERTIFICATION

I hereby certify that a copy of the Decision regarding the Petition to be Designated as an Intervenor filed by the State of Connecticut Office of Healthcare Advocate, was served on June 24, 2014, 2010 by electronic mail on:

Anthem Blue Cross/Blue Shield

John M. Russo, Esq.
Anthem Blue Cross/Blue Shield
Campus at Greenhill
108 Leigus Road
Wallingford, CT 06492
John.russo@Anthem.com

Michael G. Durham, Esq.
Donahue, Durham & Noonan, P.C.
741 Boston Post Road, Suite 306
Guilford, CT 06437
mdurham@ddnctlaw.com

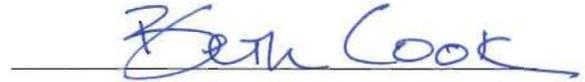
Office of Healthcare Advocate

Thomas P. Ryan, Esq.
Assistant Attorney General
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
Thomas.ryan@ct.gov

Charles Hulin, Esq.
Assistant Attorney General
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
charles.hulin@ct.gov

Robert Clark
Special Counsel
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
robert.clark@ct.gov

Victoria L. Veltri
Health Care Advocate
Office of the HealthCare Advocate
P.O. Box 1543
Hartford, CT 06144
Victoria.veltri@ct.gov

A handwritten signature in blue ink that reads "Beth Cook". The signature is written in a cursive style and is positioned above a horizontal line.

Beth Cook
Counsel
Insurance Department