

**From:** [Rose Marie](#)  
**To:** [OSE](#)  
**Subject:** Declaratory Ruling No. 2016-A  
**Date:** Tuesday, June 21, 2016 12:52:27 PM

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I am responding to the opportunity for comments. I'm a prior paralegal at Aetna, and one of my responsibilities was to obtain conflict of interest statements and also develop conflict of interest policies for Aetna subsidiary directors and officers. I also worked on many mergers and acquisitions. I'm not claiming that makes me an expert, but have familiarity with the topic. I personally do not see the fact that Ms. Wade is Insurance Commissioner presents a conflict for the Cigna/Anthem deal, that she should recuse herself. A proposed acquisition, especially of this size, requires review with extremely knowledgeable expertise, by someone who fully understands the complexities and can make the best determinations, and know what limitations or changes may need to be required as a condition of approval. That skill is not easy to substitute and could be very detrimental for the State of CT if she was replaced by someone not as perceptive to the real issues of this acquisition, or who does not know how to revolve issues in order to make the deal acceptable. It would have been foreseeable when Ms. Wade was appointed, that any insurance commissioner would be reviewing proposed acquisition/dispositions, and that the commissioners have worked at these insurance companies and would be expected to know how to fulfill the responsibilities without being partial. Please note I do not know Ms. Wade at all, I have never worked with her, as she was not the Commissioner when I was a paralegal, and have no personal relationship. I do not work for Cigna, Anthem, or the State of CT, and never have. Rose-Marie DeRensis