FAD-204 (12/09)

California Department of Insurance

INSURER CLIMATE RISK DISCLOSURE SURVEY
For Calendar Year 2009

Due Date: **May 1, 2010**

Company Name:	**Health Net Life Insurance Company**				
NAIC No.	66141	**NAIC Group No.**	0623	**Domiciled State:**	CA
CA Direct Premiums Written	$1,086,554,239	**Nationwide Direct Premiums Written**	$1,233,896,219		

Survey Questions	**Comparable CDP Questions**
1. Does the company have a plan to assess, reduce or mitigate its emissions in its operations or organizations? If yes, please summarize. **Answer**: **No. We lease 99.9% of the properties we operate from and have no control over emissions**	Performance Question 21
2. Does the company have a climate change policy with respect to risk management and investment management? If yes, please summarize. If no, how do you account for climate change in your risk management? **Answer**: **Not Applicable. It does not apply to the company business.**	
3. Describe your company's process for identifying climate change-related risks and assessing the degree that they could affect your business, including financial implications. **Answer**: **We do not perform risk assessments specific to climate change as they do not have a material impact on our business.**	Risks and Opportunities Questions 1-3
4. Summarize the current or anticipated risks that climate change poses to your company. Explain the ways that these risks could affect your business. Include identification of the geographical areas affected by these risks. **Answer**: **None. Anticipated.**	Risks and Opportunities Questions 1-3

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5. Has the company considered the impact of climate change on its investment portfolio? Has it altered its investment strategy in response to these considerations? If so, please summarize steps you have taken. **Answer**: **No. We review our investment policy as necessary and at least annually. During that process, relevant factors affecting our investment portfolios and returns are considered. The impact of climate change has not been noted to be a significant factor in our investment performance. We have not altered our investment strategy in response to the impact of climate change.**	Risks and Opportunities Question 3: "Other Risks" Question 6: "Other Opportunities"
6. Summarize steps the company has taken to encourage policyholders to reduce the losses caused by climate change-influenced events. **Answer**: **Not Applicable.**	Risks and Opportunities Questions 4-6
7. Discuss steps, if any, the company has taken to engage key constituencies on the topic of climate change. **Answer**: **None.**	Governance Questions 24, 26, 27
8. Describe actions your company is taking to manage the risks climate change poses to your business including, in general terms, the use of computer modeling. **Answer**: **None. Not a material risk to our business**	Risks and Opportunities Questions 1-3