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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. IHC SPECIALTY BENEFITS, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2019-4101 Lisa Watts Baskin Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, IHC Specialty Benefits, have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order. Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a non-resident producer organization holding license number 420022.
2. Respondent's mailing address is 5353 Wayzata Blvd., Suite 300, Minneapolis, MN 55416.
3. On October 20, 2017, the Department opened an investigation regarding a consumer

complaint.

4. The Department emailed an information request regarding that complaint on October 20, 2017. Respondent did not reply to the Department until November 14, 2017.

5. The Department requested additional information on December 7, 2017 with a response due on December 12, 2017.

4. Respondent failed to reply to two telephone calls and two emails regarding the December 7 request.

5. The Department did not receive a response until January 4, 2018.

6. Based upon the above findings, the Department and Respondent have agreed to an administrative forfeiture of \$2,500.00.

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code. Utah Code § 31A-2-308.

3. Respondent’s conduct violates Utah Code § 31A-2-202(4)(a) which requires that a person shall reply promptly in writing or in other designated form to a reasonable written inquiry from the commissioner

4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$2,500.00.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered

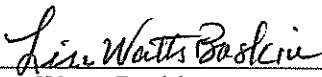
that:

1. Respondent shall pay a forfeiture of \$2,500.00 for the violations described in the Conclusions of Law.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 3rd day of May, 2019.

TODD E. KISER
Utah Insurance Commissioner



Lisa Watts Baskin
Presiding Officer
Utah Insurance Department

NOTICE TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation. You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was emailed to:

Dave Keller
Executive Vice President
Dave.keller@ihcgroup.com
mdiresta@sslicny.com

Helen A. Frohlich
Assistant Attorney General
hfrohlich@agutah.gov

DATED this 3rd day of May, 2019.



Jeanine Couser
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