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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,  Complainant,	NOTICE OF INFORMAL ADJUDICATAIVE PROCEEDING AND ORDER
vs.	
INTERNATIONAL BENEFITS ADMINISTRATORS,	Docket No. 2020-4195
Respondent.	Lisa Watts Baskin Presiding Officer

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**NOTICE OF INFORMAL ADJUDICATIVE PROCEEDING**

The Utah Insurance Department (“the Department”) commences this informal adjudicative proceeding against Respondent International Benefits Administrators (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203, and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin Code R590-160-4 and -8.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent shall forfeit to the Department the amount of \$500.00.

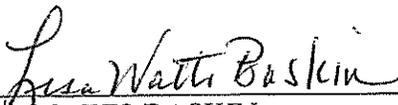
2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-8(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be sent by email to [uidadmncases@utah.gov](mailto:uidadmncases@utah.gov) or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 3110 State Office Building, Salt Lake City, UT 84114. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 14<sup>th</sup> day of February, 2020.

TODD E. KISER  
Utah Insurance Commissioner

  
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LISA WATTS BASKIN  
Presiding Officer  
Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114  
801-538-3860  
Email: [uidadmncases@utah.gov](mailto:uidadmncases@utah.gov)

**NOTICE REGARDING ENFORCEMENT OF THE ORDER**

Failure to obey the Order may subject you to further penalties that include forfeitures of up to \$2,500 per violation, license suspension or revocation, further enforcement action before the Utah District Court where forfeitures of up to \$10,000 may be imposed. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

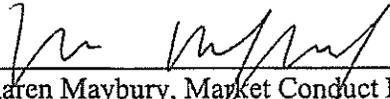
## DECLARATION

Under criminal penalty of Utah law, I, Karen Maybury, declare the following:

1. I am currently employed as a Market Conduct Examiner with the Utah Insurance Department where my responsibilities include investigating and enforcing Utah insurance laws.
2. I submit this Declaration as the basis for issuing the Notice of Informal Adjudicative Proceeding and Order against International Benefits Administrators (“Respondent”) to which this Declaration is attached.
3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:
  - a. Respondent is a non-resident third party administrator domiciled in New York. Respondent’s Utah license number is 340286.
  - b. Respondent is required under Utah Code § 31A-25-302.5 to maintain a valid contact email address, mailing address, and telephone number with the commissioner.
  - c. A Department Consumer Analyst attempted to contact Respondent using the contact information Respondent had on file with the commissioner in August 2019. All attempts to reach Respondent by email, physical mail, and telephone were unsuccessful.
  - d. In December 2019, Respondent updated its information and implemented a common mailbox system to ensure that future correspondence is received and responded to in a timely manner.
4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with:
  - a. Respondent violated Utah Code § 31A-25-302.5 by failing to maintain a valid contact email address, mailing address, and telephone number with the commissioner.

5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, the proper forfeiture for the violations should be \$500.00.

DATED this 11<sup>th</sup> day of February, 2020, at Salt Lake City, Utah.

  
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Karen Maybury, Market Conduct Examiner  
Utah Insurance Department