

HELEN A. FROHLICH #8814  
Assistant Utah Attorney General  
SEAN D. REYES #7969  
Utah Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5<sup>th</sup> Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
[hfrohlich@agutah.gov](mailto:hfrohlich@agutah.gov)

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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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| UTAH INSURANCE DEPARTMENT,<br><br>Complainant,<br><br>vs.<br><br>SELECT BENEFITS GROUP DBA DENTAL<br>SELECT,<br><br>Respondent. | FINDINGS OF FACT, CONCLUSIONS OF<br>LAW AND ORDER<br><br>Docket No. 2021-4294<br><br>Curtis L. Garner<br>Presiding Officer |
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Complainant, Utah Insurance Department ("Department") and Respondent, Select Benefits Group dba Dental Select, ("Respondent") 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 licensed as a Resident Producer Organization holding license no. 5714, a Resident Third Party Administrator holding license no. 611648, and a Health Discount Plan Operator holding license no. 183523.

2. Respondent's mailing address is Select Benefits Group dba Dental Select, 75 W

Towne Ridge Pkwy, Tower 2, Ste. 500, Sandy, Utah.

3. In September 2020, Respondent sent letters to ACE American Insurance Company/Chubb policyholders in its capacity as third party administrator and managing general agent that did not include the ACE American/Chubb logo. Instead, the logo of Ameritas Life Insurance Corp. appeared on the letters.

4. The Department and Respondent have agreed to an administrative forfeiture of \$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 pursuant to Utah Code § 31A-2-308.

3. Utah Code § 31A-23a-402(1)(a) prohibits licensees from disseminating false or misleading information. Respondent violated this statute by sending letters to ACE American/Chubb policyholders in its capacity as a third party administrator and managing general agent that did not include Ace American/Chubb’s logo.

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

### **ORDER**

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

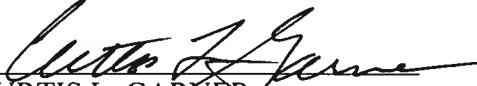
1. Respondent shall pay a forfeiture of \$500.00 for the violations described in the

Conclusions of Law.

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

DATED this 25<sup>th</sup> day of January, 2021.

JONATHAN T. PIKE  
Acting Utah Insurance Commissioner

  
CURTIS L. GARNER  
Presiding Officer  
Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114  
801-538-3860  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

**NOTICE TO RESPONDENT**

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions.