

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7676-AG09-0114-008

IN THE MATTER OF:

International Association of Benefits,)
Respondent)

701 Highlander Blvd., Suite 500)
Arlington, TX 76015)

Type of Agency Action: Enforcement)

Indiana Insurance License No.: 508827)

FILED

FEB 19 2009

STATE OF INDIANA
DEPT. OF INSURANCE

Final Order

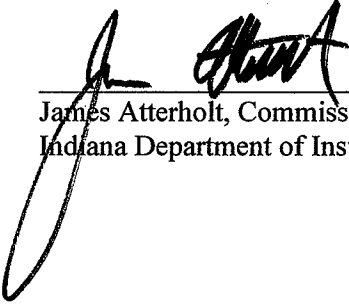
The Indiana Department of Insurance (“Department”) and International Association of Benefits (“Respondent”), a licensed Indiana Discount Medical Program Organization, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s license, and which has been submitted for approval to the Commissioner of Insurance (the “Commissioner”). (*See ‘Exhibit 1’ attached hereto*).

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent shall pay a civil penalty in the amount of five hundred dollars (\$500.00) payable within sixty (60) days from the date of this Final Order.

ALL OF WHICH IS ORDERED this 19 day of February, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

Laura A. W. Levenhagen
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Andréa Brown
International Association of Benefits
701 Highlander Blvd., Suite 500
Arlington, TX 76015

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

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IN THE MATTER OF:

**International Association of Benefits,
Respondent**

**701 Highlander Blvd., Suite 500
Arlington, TX 76015**

Type of Agency Action: Enforcement

Indiana Insurance License No.: 508827

EXHIBIT

1

FILED

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AGREED ENTRY

**STATE OF INDIANA
DEPT. OF INSURANCE**

This Agreed Entry is entered into by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and International Association of Benefits ("Respondent"), a licensed Indiana Discount Medical Program Organization ("DMPO") holding license number 508827, to resolve all matters in the administrative action commenced by the Department in Cause Number 7676-AG09-0114-008. This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner for the Indiana Department of Insurance.

WHEREAS, Respondent is a licensed DMPO in the State of Indiana, holding license number 508827; and

WHEREAS, Respondent was required to file its annual report with the Department on or before March 31, 2008, for fiscal year 2007 pursuant to IC 27-17-7 *et seq.*; and

WHEREAS, the Department did not notify Respondent of its failure to comply with this requirement until on or about November 18, 2008, when the Department sent Respondent a letter imposing a December 5, 2008, deadline for filing the annual report; and

WHEREAS, while it appears that Respondent attempted to file the annual report timely by email, such report was not timely received by the specified deadline of December 5, 2008, in violation of IC 27-17-7 *et seq.*; and

WHEREAS, the Department recognizes Respondent's attempt to comply with the annual reporting requirement and is satisfied that Respondent will comply in the future; and

WHEREAS, the monetary penalties provided for in IC 27-17-7-3 will not be imposed under the specific facts and circumstances of this case; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of a hearing;

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:


1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives its right to a public hearing on this matter.
3. Respondent voluntarily and freely waives its right to petition for judicial review of this agreement and the Commissioner's Final Order.
4. Respondent agrees to pay an administrative fine in the amount of five hundred dollars (\$500.00), payable within sixty (60) days from the date the Commissioner files the Final Order in this matter.

5. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

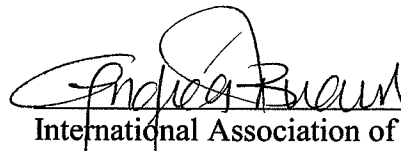
8. Respondent is aware that its failure to comply with any terms of this agreement will result in the matter being set for hearing.

9. Respondent has carefully read this agreement and fully understands and accepts its terms.

2/2/09
Date Signed


Nikolas P. Mann, Chief of Investigations
Indiana Department of Insurance

1/21/09
Date Signed


International Association of Benefits,
Respondent

STATE OF TEXAS)
) SS:
COUNTY OF TARRANT)

Before me a Notary Public for TARRANT County, State of Texas, personally appeared ANDREA BROWN and being first duly sworn by me upon his or her oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 21st day of JANUARY 2009.


Notary Signature

LAURA GORMAN
Name Printed



My commission expires: 8/30/2012

County of Residence: TARRANT

Return original NOTARIZED document to:

INDIANA DEPARTMENT OF INSURANCE
Enforcement Division
Suite 300
311 West Washington Street
Indianapolis, IN 46204-2787
317/233-4243 - telephone
317/232-5251 - facsimile