

BEFORE THE DIVISION OF INSURANCE
DEPARTMENT OF LABOR AND REGULATION
STATE OF SOUTH DAKOTA

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|--------------------------|---|---------------|
| IN THE MATTER OF |) | CONSENT ORDER |
| DELTA DENTAL OF ILLINOIS |) | |

In resolution of the above matter and in lieu of issuance of a Notice of Hearing and a formal hearing, the undersigned parties do hereby agree to the following:

DELTA DENTAL OF ILLINOIS, ("DELTA DENTAL") whose mailing address of record is 111 Shuman Boulevard, Naperville, Illinois 60563, is an applicant for registration as a third party administrator in the State of South Dakota;

DELTA DENTAL is aware the South Dakota Division of Insurance ("Division") has conducted an investigation;

The South Dakota Division of Insurance alleges the following with regard to DELTA DENTAL:

- 1) DELTA DENTAL acted as a third party administrator in the State of South Dakota without being registered with the Division in violation of SDCL § 58-29D-21;
- 2) DELTA DENTAL submitted an application for registration as third party administrator on August 6, 2015;
- 3) Pursuant to SDCL § 58-29D-31, the Director of the Division of Insurance may deny DELTA DENTAL's application for violating the insurance laws of this state.

DELTA DENTAL is aware of and understands the nature of the allegations and has been informed that it has the right to a Notice of Hearing, counsel and appeal and that by agreeing to sign this Consent Order, waives these rights;

In return for DELTA DENTAL agreeing to and complying with the provisions of this Consent Order, the Division agrees not to proceed with the denial of DELTA DENTAL's application and subsequent administrative hearing and agrees that this Consent Order will constitute an informal and complete disposition of this licensing matter and the prior period of non-registration pursuant to SDCL § 1-26-20;

DELTA DENTAL agrees to pay \$2,500 pursuant to SDCL §§ 58-29D-31, 58-29D-33, and 58-4-28.1, in lieu of an application denial, administrative hearing, and Final Decision;

DELTA DENTAL further agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota;

DELTA DENTAL further agrees that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

DELTA DENTAL waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that DELTA DENTAL pay a monetary penalty in the amount of \$2,500 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

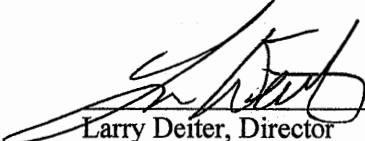
ORDERED that DELTA DENTAL abide by the agreements made by it in this Consent Order; and it is further

ORDERED that the third party administrator registration application from DELTA DENTAL is approved as of the effective date of this Consent Order; and it is further

ORDERED the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED the provisions of this Consent Order shall be effective from the date the Director signs this Order.

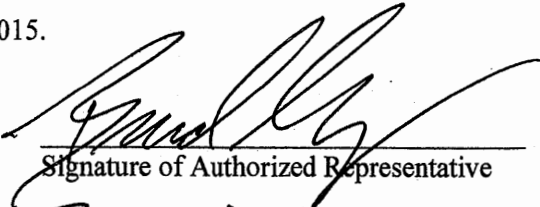
Dated at Pierre, South Dakota this 21 day of December, 2015.



Larry Deiter, Director
South Dakota Division of Insurance

The undersigned, on behalf of DELTA DENTAL represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enters into this Consent Order.

Dated this 10th day of December, 2015.



Signature of Authorized Representative
Bernard Gussy

Printed Name
PA-S/C/O

Title