

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

IN THE MATTER OF)	
NAVIA BENEFIT SOLUTIONS, INC)	CONSENT ORDER
AKA THE TABEN GROUP)	

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

NAVIA BENEFIT SOLUTIONS, INC. AKA THE TABEN GROUP ("NAVIA BENEFIT SOLUTIONS"), whose address of record is 600 Naches Ave SW, Renton, WA 98057-2217, submitted an application for a Third-Party Administrator ("TPA") license in the State of South Dakota on July 15, 2020;

NAVIA BENEFIT SOLUTIONS is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation of its TPA-related business;

The South Dakota Division of Insurance alleges the following with regard to NAVIA BENEFIT SOLUTIONS

- 1) NAVIA BENEFIT SOLUTIONS is not licensed or registered in the State of South Dakota;
- 2) In February of 2020, the Division became aware that NAVIA BENEFIT SOLUTIONS was acting as a third-party administrator in South Dakota through a consumer complaint;
- 3) As part of its investigation, the Division wrote to request an explanations of the scope and nature of NAVIA BENEFIT SOLUTIONS' activities in South Dakota;
- 4) On July 15, 2020, NAVIA BENEFIT SOLUTIONS applied for a TPA license;
- 5) Further follow up from the Division revealed incomplete responses by NAVIA BENEFIT SOLUTIONS in the application;
- 6) The above-cited conduct may be grounds for the denial of NAVIA BENEFIT SOLUTIONS' TPA application pursuant to SDCL § 58-29D-21 and SDCL § 58-29D-22 for acting as a TPA without a license or registration and failing to submit all of the statutorily required documentation with the application.

NAVIA BENEFIT SOLUTIONS is aware of and understands the nature of the allegations and has been informed that she 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 NAVIA BENEFIT SOLUTIONS agreeing to and complying with the provisions of this Consent Order, the Division agrees to grant a TPA license and not proceed to administrative hearing, and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL § 1-26-20;

NAVIA BENEFIT SOLUTIONS agrees to pay \$5,000 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an application denial, or administrative hearing and Final Decision;

NAVIA BENEFIT SOLUTIONS further agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota;

NAVIA BENEFIT SOLUTIONS 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;

NAVIA BENEFIT SOLUTIONS waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

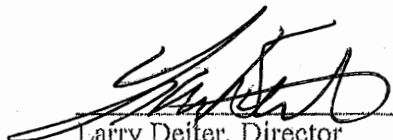
Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that NAVIA BENEFIT SOLUTIONS pay a monetary penalty in the amount of \$5,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that NAVIA BENEFIT SOLUTIONS abide by the agreements made by it in this Consent Order; and it is further

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

Dated at Pierre, South Dakota this 8th day of January, 2021.



Larry Deiter, Director
South Dakota Division of Insurance

The undersigned, on behalf of NAVIA BENEFITS SOLUTIONS, represents that 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 28 day of December, 2020



Signature

Tina Boyd

Printed Name

General Counsel

Title

CC (First Class Only):

Navia Benefit Solutions, Inc.
P.O. Box 53250
Bellevue, WA 98015

The Taben Group
P.O. Box 7330
Shawnee Mission, KS 66207-0330