

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

IN THE MATTER OF)
UNITED CONCORDIA INSURANCE) CONSENT ORDER
COMPANY)

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:

UNITED CONCORDIA INSURANCE COMPANY ("UNITED CONCORDIA"), whose address of record is 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011, is an insurance company holding a certificate of authority to transact business in the State of South Dakota;

UNITED CONCORDIA is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation of its insurance-related activities in South Dakota;

The Division has alleged the following:

- 1) On March 14, 2008, Affiliated Workers Association ("AWA") was disapproved as an association in South Dakota;
- 2) UNITED CONCORDIA offered dental insurance coverage through a group insurance policy issued to AWA, and residents of South Dakota have enrolled in such coverage in violation of SDCL 58-1-5, 58-11-12, 58-18-1, et seq., and ARSD Ch. 20:06:42;
- 3) UNITED CONCORDIA failed to supply the Division with a complete response to correspondence sent to it, in violation of SDCL 58-33-66(1);
- 4) The South Dakota Division of Insurance alleges that the above-cited conduct may be grounds for the revocation or suspension of UNITED CONCORDIA's certificate of authority pursuant to SDCL 58-6-46;

UNITED CONCORDIA represents it was not aware of the association's disapproval by the Division and had no relationship with the association at the time of the previous disapprovals;

UNITED CONCORDIA is aware of and understands the nature of the charges and has been informed that it has the right to notice, hearing, and appeal, and that by agreeing to and signing this Consent Order waives these rights;

In return for UNITED CONCORDIA agreeing to the provisions of this Consent Order, the Division agrees not to proceed to hearing and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL 1-26-20;

UNITED CONCORDIA agrees to a monetary penalty in the amount of \$35,000 pursuant to SDCL 58-4-28.1, in lieu of contesting this matter formally;

UNITED CONCORDIA 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;


Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that UNITED CONCORDIA pay a monetary penalty in the amount of \$35,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and UNITED CONCORDIA further agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota; and it is further

ORDERED that should UNITED CONCORDIA fail to comply with the provisions of this Order, the South Dakota Division of Insurance may seek the suspension or revocation of UNITED CONCORDIA's Certificate of Authority at hearing pursuant to SDCL 58-6-46, or seek other remedies available at law; 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.

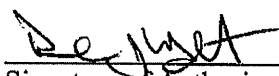
Dated at Pierre, South Dakota this 9th day of October, 2024.



Larry Deiter, Director
South Dakota Division of Insurance

The undersigned, on behalf of UNITED CONCORDIA, 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 16th day of September, 2024.



Signature of Authorized Representative

Daniel J. Wright

Printed Name

Chief Operating Officer

Title