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OFFICE OF
INSURANCE COMMISSIONER

HEARINGS UNIT

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Patricia D. Petersen
Chief Presiding Officer
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Hearings Unit, D/C
Patricia Petersen
Chief Hearing Officer
Kelly A. Cairns
Paralegal
(360) 725-7002
KellyC@oic.wa.gov

BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of:)	No. 13-0096
)	
THE UNITY GROUP, INC.,)	ORDER TERMINATING
)	PROCEEDINGS
Licensee.)	
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TO: Robb Dale, Chief Executive Officer
The Unity Group, Inc.
P.O. Box X
Bellingham, WA 98227-1583

COPY TO: Mike Kreidler, Insurance Commissioner
James T. Odiorne, Chief Deputy Insurance Commissioner
John F. Hamje, Deputy Commissioner, Consumer Protection Division
Kate Reynolds, Staff Attorney, Legal Affairs Division
Charles Brown, Acting Deputy Commissioner, Legal Affairs Division
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

On March 29, 2013, the Insurance Commissioner ("OIC") mailed a proposed Consent Order Levying a Fine, No. 13-0096, to The Unity Group, Inc. ("Unity Group"). Said Consent Order proposed the imposition of a fine in the amount of \$500 against Unity Group for violations of RCW 48.30.140. The OIC asserts that Unity Group engaged in illegal rebating by giving forty-nine gift cards worth fifty dollars apiece to existing insurance clients for referring business to the agency during the time period from July

ORDER TERMINATING PROCEEDINGS

No. 13-0096

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2011 to August 2012, and by giving one client a prize of a hotel stay with a value over \$300 for the client's referrals.

In response to the proposed Consent Order, on April 8, 2013, Unity Group filed a Demand for Hearing to contest the OIC's action, asserting that the facts stated in the proposed consent order are incorrect, that Unity sent the gift cards to referring parties regardless of whether the referring party was an existing client or whether the referred party actually entered into an insurance contract with Unity, that no purchase of any kind was necessary, and that Unity Group's "Refer-a-Friend" program (described in the Demand for Hearing) does not provide any payments of a nature prohibited by RCW 48.30.140.

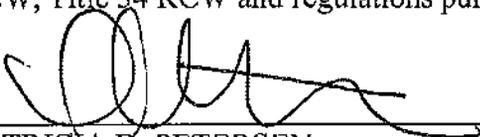
On April 24, 2013, the undersigned held a first prehearing conference in this matter, which included all parties. The OIC was represented by Kate Reynolds, Esq., Staff Attorney in the OIC's Legal Affairs Division. Unity Group was represented by Robb Dale, its Chief Executive Officer, and Judy Foster, its Chief Financial Officer. The parties agreed at that time that the hearing should be held on June 5, 2013.

On May 17, 2013, the OIC filed a letter with the undersigned requesting that the proceeding herein be terminated. The OIC indicates that based on new information it has received concerning this matter, it no longer intends to pursue disciplinary action against Unity Group. A copy of said letter is attached hereto and by this reference incorporated herein.

Based upon the above activity,

IT IS HEREBY ORDERED that this proceeding, Docket No. 13-0096, is hereby dismissed with prejudice.

Entered this 19th day of June, 2013, at Tumwater, Washington, pursuant to Title 48 RCW, Title 34 RCW and regulations pursuant thereto.



PATRICIA D. PETERSEN
Chief Presiding Officer

Declaration of Mailing

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery through normal office mailing custom, a true copy of this document to the following people at their addresses listed above: Robb Dale, Mike Kreidler, James T. Odiorne, John F. Hamje, Charles Brown, Esq. and Kate Reynolds, Esq..

DATED this 20th day of June, 2013.



KELLY A. CAIRNS

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

P.O. BOX 40255
SEASIDE, WA 98504-0255
PHONE: (360) 725-7000
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May 16, 2013

Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

Administrative Law Judge Patricia Petersen
Hearings Unit
Office of the Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

HAND DELIVERED TO HEARINGS UNIT

RE: *In the Matter of: The Unity Group*

Dear Judge Petersen:

The Legal Affairs Division requests an order terminating the proceeding as the OIC intends to withdraw the Consent Order proposed to The Unity Group. Based on new information received by the OIC, we do not intend to pursue a disciplinary action in this matter.

Please feel free to contact Mr. Dale or myself should you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Kate Reynolds".

Kate Reynolds
Staff Attorney, Legal Affairs
(360) 725-7179

cc: Robb Dale, CEO of The Unity Group
John Hamje, Deputy of Consumer Protection Division
Charles Brown, Acting Deputy Legal Affairs Division