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**STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER**

In the Matter of

NO. 13-0134

PREFERRED CHIROPRACTIC DOCTOR,
INC.

DECLARATION OF GINGER
CONNELL IN OPPOSITION TO THE
REQUEST BY THE WASHINGTON
INSURANCE COMMISSIONER FOR
IMPOSITION OF FINES

Respondent,

I, GINGER CONNELL, declare as follows:

1. I have personal knowledge of the facts stated herein and if called as a witness I could testify competently thereto.

2. I am Executive Administrative Assistant to Dr. Stephen Below, the President and CFO of Preferred Chiropractic Doctor, Inc. (PCD).

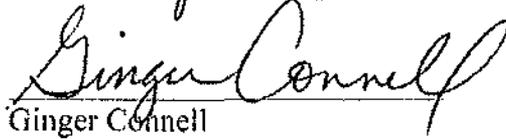
3. On Monday April 8, 2013, I emailed a letter dated April 8, 2013, from Dr. Stephen Below, the President and CEO of PCD, to Ms. Susan Baker in care of Ms. Nina Slocum. The letter withdrew the application by PCD for licensing as a Discount Plan Organization in Washington. That same day I received an email from Ms. Slocum acknowledging receipt of the letter. Ms. Slocum's email further stated: "Per RCW 48.155.020-PCD including and if (sic) its agents, representatives, marketers and providers is

1 (sic) prohibited from conducting any health care discount plan activities and operations to
2 which this Chapter applies until it is licensed.” Copies of the emails are attached as Exhibit 1.

3 4. At Mr. Clabaugh’s request, I emailed to Mr. Barry Walden of the OIC on
4 March 11, 2013, a copy of the Excel spreadsheet that contains the name of each of PCD’s
5 patients and the membership fees paid by each. A copy of the email is attached as Exhibit 2.

6 I declare under penalty of perjury under the laws of the State of Washington that the
7 foregoing is true and correct to the best of my knowledge.

8
9 Executed at Clanton, Alabama, this 9th day of September, 2013

10
11 
12 Ginger Connell

DECLARATION OF
GINGER CONNELL

Exhibit 1

XFINITY Connect

eclabaugh@comcast.net

± Font Size ±

FW: Preferred Chiropractic Doctor, Inc. WAOIC#500857

From : Nina Slocum (OIC) <NinaS@OIC.WA.GOV>
Subject : FW: Preferred Chiropractic Doctor, Inc. WAOIC#500857
To : ginger@bewell2.com

Mon, Apr 08, 2013 10:01 AM

📎 1 attachment

Cc : Steve@BeWell2.com, whorton@johnstonbarton.com,
 rbrockman@johnstonbarton.com, Susan Baker (OIC)
 <SusanB@oic.wa.gov>, Gayle Pasero (OIC) <GayleP@OIC.WA.GOV>,
 Marcia Stickler (OIC) <MarciaS@OIC.WA.GOV>, Mark Durphy (OIC)
 <MarkD@oic.wa.gov>, Barry Walden (OIC) <BarryW@oic.wa.gov>,
 eclabaugh@comcast.net

Ms. Connell,

We acknowledge receipt of, and accept Preferred Chiropractic Doctor, Inc. request to withdrawal its Discount Plan Organization application effective April 8, 2013. Thank you. Should PCD desire to apply for a DPO License at a future date, we will require all application deficiencies set forth in Ms. Bakers previous correspondence be satisfied prior to reapplication. Thank you.

Per RCW 48.155.020-PCD including and if its agents, representatives, marketers and providers is prohibited from conducting any health care discount plan activities and operations to which this Chapter applies until it is licensed.

Sincerely,

Nina Slocum
 Company Licensing Specialist
 Company Supervision Division
 Washington state Office of the Insurance Commissioner
 360-725-7193 | Ninas@oic.wa.gov | www.insurance.wa.gov
 PO Box 40259 Olympia WA 98504-0255 Fax 360-586-2022
 *wainsurance.blogspot.com *Twitter: @WAinsuranceblog *Facebook.com/WSOIC
 Protecting insurance consumers
 (Insurance Consumer Hotline 1-800-562-6900)

-----Original Message-----

From: PCD, Inc. [mailto:ginger@bewell2.com]
Sent: Monday, April 08, 2013 8:27 AM
To: Baker, Susan (OIC); Slocum, Nina (OIC); Ted Clabaugh; whorton@johnstonbarton.com;
 rbrockman@johnstonbarton.com
Subject: Preferred Chiropractic Doctor, Inc.
Importance: High

Dear Ms. Slocum:

I have attached a letter from Dr. Stephen Below to Ms. Susan Baker, per her request to forward any new correspondence to you while she is out of the office. If you have any questions, please feel free to contact Dr. Below

at Steve@BeWell2.com or (800) 239-3552.

Thank you,
Ginger Connell
Preferred Chiropractic Doctor, Inc.

 **SBaker.WA.Ltr.040913.pdf**
426 KB

DECLARATION OF
GINGER CONNELL

Exhibit 2

XFINITY Connect

eclabaugh@comcast.net

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OIC Case No.: 1108320 , OIC Case No.: 1098829

From : Ginger Connell <ginger@bewell2.com>
Subject : OIC Case No.: 1108320 , OIC Case No.: 1098829
To : BarryW@oic.wa.gov, EClabaugh@comcast.net, Dr.
Stephen Below <DrSteve@pigskindreams.com>

Mon, Mar 11, 2013 07:44 AM

📎 1 attachment

Mr. Barry Walden, Senior Investigator
Legal Affairs Division
Washington State Office of the Insurance Commissioner
5000 Capitol Blvd. SE
Tumwater, WA 98501

Re: Preferred Chiropractic Doctor, Inc.
OIC Case No.: 1108320
OIC Case No.: 1098829

Good morning Mr. Walden:

Mr. Ted Clabaugh has requested we provide to you an electronic version of the patient records provided by Preferred Chiropractic Doctor, Inc. Those records are attached in an Excel spreadsheet.

The attached report includes:

- A listing of PCD, Inc. patient members enrolled in the state of Washington from January 1, 2009 to January 1, 2012.

Important Notes:

- Duplicate contact entries indicates a renewal.
(See expiration dates and payment amounts to distinguish records.)
- Most PCD memberships are one-year memberships. However, some subscribers do renew for multiple years, which may reflect an expiration date past the date range listed above.
- The "web" column indicates if the payment was made through our website at www.BeWell2.com. All other entries are received by mail.

Thank you,

Ginger Connell

 **wa.xls**
531 KB