

STATE OF WASHINGTON

Phone: (360) 725-7000

MIKE KREIDLER
STATE INSURANCE COMMISSIONER



FILED

OFFICE OF
INSURANCE COMMISSIONER

2006 SEP 12 A 9:26

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 of a true copy of this document to *Parties listed below*
DATED this *12th* day of *Sept 2006* at Tumwater, Washington.

Signed: *W. Galloway*

HEARINGS UNIT
Fax: (360) 664-2782

Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

Patricia D. Petersen
Chief Hearing Officer
(360) 725-7105

Wendy Galloway
Paralegal
WendyG@OIC.wa.gov.
(360) 725-7002

BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of:)	
)	NO. D06-167
DENTEGRA INSURANCE COMPANY,)	
)	ORDER TERMINATING
An Authorized Insurer.)	PROCEEDING
)	
)	

TO: Stephen L. Abbott, Senior Counsel
Dentegra Insurance Company
100 First Street
San Francisco, California 94105

AND TO: Mike Kreidler, Insurance Commissioner
Michael G. Watson, Chief Deputy Insurance Commissioner
Carol Sureau, Deputy Commissioner, Legal Affairs Division
Marcia G. Stickler, Staff Attorney, Legal Affairs Division
James T. Odiome, Deputy Commissioner, Company Supervision
Office of the Insurance Commissioner
P.O. Box 40255
Olympia, WA 98504-0255

On April 26, 2006, Dentegra Insurance Company (Dentegra), by and through Stephen Abbott, Senior Counsel, filed a request for hearing and that the above captioned matter be presided over by an administrative law judge. Dentegra's request for hearing objected to the Insurance Commissioner's (OIC) March 16, 2006 proposed Consent Order Levying a Fine and the alleged violations therein. On May 4, 2006, this matter was transferred to



ORDER TERMINATING PROCEEDING
NO. D06-167
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the Office of Administrative Hearings for review. The Insurance Commissioner appeared pro se by and through Marcia Stickler, Staff Attorney for Legal Affairs.

Prior to the July 14, 2006 scheduled hearing, Dentegra, by and through its counsel, Stephen Abbott, withdrew its request for hearing. On July 14, 2006, Adam Torem, Administrative Law Judge, entered an Initial Order Dismissing Proceeding Due to Withdrawal and transferred the file to the undersigned to enter a Final Order. On August 24, 2006, a fully executed Revised Consent Order Imposing a Fine was entered and is attached hereto and is by this reference incorporated herein.

Based upon the above activity:

IT IS HEREBY ORDERED that this proceeding, Docket No. D06-167, is hereby terminated.

ENTERED this 11th day of September, 2006, at Tumwater, Washington.



PATRICIA D. PETERSEN
Chief Hearing Officer



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OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)	No. D06-167
)	
DENTEGRA INSURANCE)	REVISED
COMPANY)	CONSENT ORDER
_____)	IMPOSING A FINE

Findings of Fact:

1. Dentegra Insurance Company ("Dentegra") is authorized to conduct insurance business in Washington State. It issues life and disability insurance.
2. Revised Code of Washington § 48.05.250 requires every insurer to file an annual statement for the previous calendar year with the Office of the Insurance Commissioner ("OIC") by February 28 of the following year.
3. WAC 284-07-120 requires that insurers submit to the OIC an annual audited financial statement for the previous calendar year on or before June 1 of the following year.
4. Dentegra filed its calendar year 2004 Annual Statement and Audited Financial Statement with the OIC on August 26, 2005.

Conclusions of Law:

1. Dentegra's failure to timely file its calendar year 2004 Annual Statement and 2004 Audited Financial Statement constitutes one violation of RCW 48.05.250(1) and one violation of WAC 284-07-120.
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

Dentegra consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of the insurer's payment of a fine as set forth below.

1. Dentegra consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the State of Washington. It waives further administrative or legal challenge to the actions taken, or to be taken, by the Insurance Commissioner, related to the subject matter of this Order.

2. Within thirty days of the entry of this Order, Dentegra will pay to the Insurance Commissioner a fine in the amount of \$1,500 (one thousand five hundred dollars).

3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by Dentegra in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 15th day of August, 2006.

DENTEGRA INSURANCE COMPANY

By: Robert G. Becker

Printed Name: Robert G. Becker

Printed Corporate Title: Secretary

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. Dentegra Insurance Company is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$1,500 (one thousand five hundred dollars).

2. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by the insurer in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 24th day of August, 2006

MIKE KREIDLER
Insurance Commissioner

By: Marcia G. Stickler

Marcia G. Stickler
Legal Affairs Division