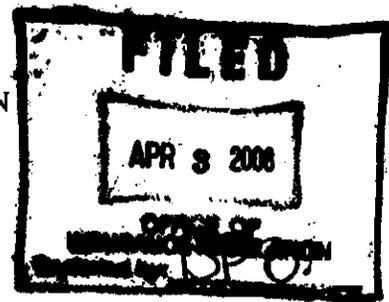




OFFICE OF INSURANCE REGULATION



KEVIN M. McCARTY  
COMMISSIONER

IN THE MATTER OF:

GROUP DENTAL SERVICES OF MARYLAND, INC.  
2006 Market Conduct Examination

CASE NO.: 93116-07

CONSENT ORDER

THIS CAUSE came on for consideration upon the agreement between GROUP DENTAL SERVICES OF MARYLAND, INC. (hereinafter referred to as "GROUP DENTAL") and the OFFICE OF INSURANCE REGULATION (hereinafter referred to as the "OFFICE"). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter of, and parties to, this proceeding.
2. GROUP DENTAL is a foreign discount medical plan organization authorized to transact discount medical plan business in Florida and is subject to the jurisdiction and regulation of the OFFICE pursuant to the Chapter 636, Part II, Florida Statutes.
3. The OFFICE conducted a market conduct examination of GROUP DENTAL in 2006 pursuant to Section 636.206, Florida Statutes. As a result, it has been determined that GROUP DENTAL violated the following provisions of the Florida Insurance Code:

- a. Section 636.204(1), Florida Statutes – Conducting business as a discount medical plan organization prior to licensure.
- b. Section 636.216(3), Florida Statutes – Use of forms that have not been filed with and approved by the Office.
- c. Section 636.226, Florida Statutes – Failure to maintain an up-to-date and complete provider list on its website.

4. GROUP DENTAL expressly waives a hearing in this matter, the making of Findings of Fact and Conclusions of Law by the OFFICE, and all further and other proceedings herein to which the parties may be entitled by law or rules of the OFFICE. GROUP DENTAL hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order, in any forum now or in the future available to it, including the right to any administrative proceeding, circuit or federal court action, or any appeal.

5. GROUP DENTAL agrees that upon the execution of this Consent Order it shall be subject to the following terms and conditions:

- a. GROUP DENTAL shall pay a penalty of Three Thousand Dollars (\$3,000) and administrative costs of Three Thousand Dollars (\$3,000) on or before the 30th day after this Consent Order is executed.
- b. GROUP DENTAL shall, within 30 days of the execution of this Consent Order, provide to the OFFICE a certification signed by an officer of the Company that the corrective actions outlined in the examination report have been completed.

6. GROUP DENTAL is hereby placed on notice of the requirements of the above referenced sections of law and agrees that any future violations of these sections by GROUP DENTAL may be deemed willful, subjecting GROUP DENTAL to appropriate penalties.

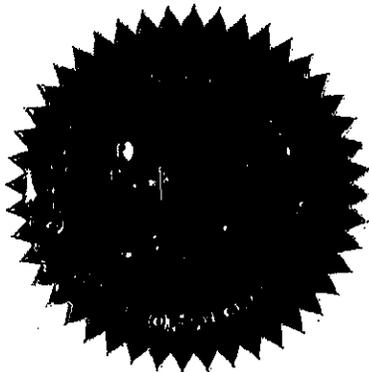
7. GROUP DENTAL agrees that the failure to adhere to one or more of the above terms and conditions of this Consent Order shall constitute a violation of a lawful order of the OFFICE, and shall subject GROUP DENTAL to such administrative action as the OFFICE may deem appropriate.

8. Except as noted above, each party to this action shall bear its own costs and attorney's fees.

THEREFORE, the agreement between GROUP DENTAL and the OFFICE, the terms and conditions of which are set forth above, is approved.

FURTHER, all terms and conditions above are hereby ORDERED.

DONE AND ORDERED this 3RD day of APRIL 2008.



\_\_\_\_\_  
KEVIN M. McCARTY  
Commissioner  
Office of Insurance Regulation

By execution hereof, GROUP DENTAL SERVICES OF MARYLAND, INC. consents to entry of this Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that he or she has the authority to bind GROUP DENTAL SERVICES OF MARYLAND, INC. to the terms and conditions of this Consent Order.

GROUP DENTAL SERVICES OF MARYLAND, INC.

Corporate Seal

By: \_\_\_\_\_

Title: Secy / Treas

Date: 3/24/08

STATE OF Maryland  
COUNTY OF Montgomery

The foregoing instrument was acknowledged before me this 24 day of March, 2008,

by \_\_\_\_\_ as Secretary of Treasury for  
(Name of person) (Type of authority.... e.g. officer, trustee, attorney in fact)

Group Dental Services of Maryland, Inc.  
(Company name)

Personally Known  or Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

\_\_\_\_\_  
(Signature of the Notary)

Notarial Seal

THAIS WRIGHT  
(Print, Type or Stamp Commissioned Name of Notary)

My Commission Expires:

**Thais Wright**  
**NOTARY PUBLIC**  
**Montgomery County, Maryland**  
**My Commission Expires 6/3/2010**

**COPIES FURNISHED TO:**

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Group Dental Services of Maryland, Inc.  
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