



**FILED**

SEP 23 2024

INSURANCE REGULATION  
Docketed by: EP

OFFICE OF INSURANCE REGULATION

**MICHAEL YAWORSKY**  
COMMISSIONER

**Index: OIR 2024-114**

IN THE MATTER OF:

CASE NO.: 308880-23-CO

NATIONAL HEALTH INSURANCE  
COMPANY

CONSENT ORDER

THIS CAUSE came for consideration as the result of a Petition for Administrative Hearing filed by NATIONAL HEALTH INSURANCE COMPANY ("NATIONAL HEALTH") challenging an Administrative Complaint filed against it by the FLORIDA OFFICE OF INSURANCE REGULATION ("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 and the parties herein.
2. Under section 120.57(4), Florida Statutes, the Parties are authorized to dispose of this proceeding by consent order.
3. NATIONAL HEALTH is a life and health insurer domiciled in Texas, authorized to transact insurance in the state of Florida, and subject to the jurisdiction and regulation of the OFFICE pursuant to the Florida Insurance Code.
4. NATIONAL HEALTH's address of record with the OFFICE is 4455 LBJ Freeway, Suite 500, Dallas, TX 75244.

5. Section 627.410(7), Florida Statutes, provides, in part, that each insurer writing health insurance shall make an annual filing demonstrating the reasonableness of benefits in relation to its premium rates no later than 12 months after its previous filing.

6. NATIONAL HEALTH failed to make its annual base rate filing for policy forms 8097.POL.FL, 8032.POL.FL, and 8227.POL.FL for the years 2018, 2019, and 2020 within 12 months of its previous filing.

7. On October 9, 2023, the OFFICE issued an Administrative Complaint against NATIONAL HEALTH for violating section 627.410(7) for failing to make its annual base rate filing for 2018, 2019, and 2020 to the OFFICE within 12 months of its previous filing.

8. On November 6, 2023, NATIONAL HEALTH filed a Petition for Formal Administrative Proceedings with the OFFICE challenging the findings in the Administrative Complaint.

9. The OFFICE and NATIONAL HEALTH have conferred and agree that it is in their mutual best interest to resolve this proceeding on the terms set forth below without the need for further delay, expense, and the uncertainty of a final administrative hearing.

10. Based on the mutual agreements and terms set forth below and other good and valuable consideration, the sufficiency of which the parties acknowledge by the signatures below, the OFFICE and NATIONAL HEALTH agree as follows:

- a. NATIONAL HEALTH hereby withdraws its request for a determination under sections 120.569 and 120.57(1), Florida Statutes;
- b. The OFFICE hereby withdraws its Administrative Complaint; and
- c. The above-styled matter is dismissed.

11. Any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of the OFFICE. Such approval must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

12. NATIONAL HEALTH 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 it may be entitled by law or rules of the OFFICE. NATIONAL HEALTH hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

13. Each party to this action shall bear its own costs.

14. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has signed copy of this Consent Order bearing the notarized signature of the authorized representative of NATIONAL HEALTH.

WHEREFORE, the agreement between NATIONAL HEALTH INSURANCE COMPANY and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

All terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 23<sup>rd</sup> day of September, 2024.



  
Michael Yaworsky, Commissioner  
Office of Insurance Regulation

By execution hereof, NATIONAL HEALTH INSURANCE COMPANY consents to entry of this Consent Order, agrees without reservation to all the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind NATIONAL HEALTH INSURANCE COMPANY to the terms and conditions of this Consent Order.

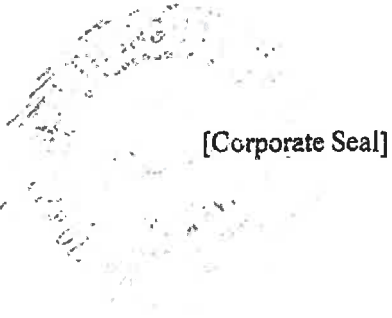
NATIONAL HEALTH INSURANCE COMPANY

By: Lindsey Murray

Print Name: Lindsey Murray

Title: EVP, Product, Pricing & Analytics

Date: September 9, 2024



[Corporate Seal]

STATE OF Florida

COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 9th day of September 2024, by Lindsey Murray (name of person) as Officer (type of authority; e.g., officer, trustee, attorney in fact) for National Health Insurance Company (company name).

[Signature]  
(Signature of the Notary)

Amy M Sax  
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known  OR Produced Identification

Type of Identification Produced N/A

My Commission Expires May 27, 2027



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