



FILED

OCT 06 2023

INSURANCE REGULATION

Docketed by: 09

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 267175-20-CO

VERITAS LEGAL PLAN, INC.
_____ /

CONSENT ORDER

THIS CAUSE came on for consideration upon the filing with the FLORIDA OFFICE OF INSURANCE REGULATION ("OFFICE") by VERITAS LEGAL PLAN, INC.'s ("VERITAS"), of an application for the issuance of a Certificate of Authority to VERITAS as a legal expense corporation, pursuant to Section 642.021, Florida Statutes. 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. VERITAS has applied for a Certificate of Authority as a legal expense corporation in Florida.
3. On October 7, 2020, the OFFICE issued a Notice of Intent to Deny ("Notice") an application for a Certificate of Authority as a legal expense insurance corporation to VERITAS.
4. On October 12, 2020, the OFFICE approved VERITAS' request to toll the requirement to file a written request for a hearing within 21 days after receiving written notice of an agency decision as required by Rule 28-106.111(4), Florida Administrative Code.

5. On February 4, 2021, VERITAS submitted a Petition for Administrative Hearing Involving Disputed Issues of Fact (“Petition”). VERITAS challenged the Notice and requested that it receive a certificate of authority to operate as a legal expense insurance corporation by default.

6. On February 19, 2021, the OFFICE referred this matter to the Division of Administrative Hearings (“DOAH”) for assignment of an administrative law judge (“ALJ”) to conduct a hearing pursuant to Sections 120.569 and 120.57(1), Florida Statutes. This matter was assigned DOAH case number 21-000711.

7. On June 2, 2021, VERITAS filed a Motion for Award of Default Certificate of Authority, and the OFFICE filed a response on June 9, 2021. A motion hearing was held on June 17, 2021. On June 21, 2021, VERITAS filed a Motion to Bifurcate and Stay Case Involving Disputed Facts and the OFFICE filed a response on June 25, 2021. Subsequently, on July 1, 2021, the ALJ entered an Order Bifurcating Proceeding to Reflect Separate Agency Actions at Issue; Partially Relinquishing Jurisdiction for Award of Default License; and Placing in Abeyance the Hearing to Determine Petitioner’s Qualifications for Licensure by Application. As a result, the final hearing was cancelled, the ALJ relinquished jurisdiction to the OFFICE on the issue of whether VERITAS is entitled to a default license, and the DOAH case was placed in abeyance.

8. On July 30, 2021, the OFFICE filed a Petition for Review of Non-final Agency Action of the Order issued by the ALJ. On March 16, 2022, the First District Court of Appeal issued an order dismissing the petition. *See Fla. Office of Ins. Regulation v. Veritas Legal Plan, Inc.*, 335 So. 3d 214 (Fla. 1st DCA 2022).

9. On July 26, 2022, the OFFICE issued a Final Order denying VERITAS' request for the issuance of a default license.

10. On August 19, 2022, VERITAS filed its Notice of Appeal in the Fourth District Court of Appeal. On June 14, 2023, the Fourth District Court of Appeal affirmed the Final Order. *See Veritas Legal Plan, Inc. v. Off. of Ins. Regul.*, 365 So. 3d 1173 (Fla. 4th DCA 2023).

11. On August 18, 2023, the Fourth District Court of Appeal issued a Mandate instructing that further proceedings may be had in accordance with the opinion of the Fourth District Court of Appeal, and with the rules of procedure and laws of the State of Florida.

12. On October 2, 2023, the ALJ issued an Order closing the DOAH case and relinquished jurisdiction over the application to the OFFICE.

13. VERITAS withdraws its Petition and consents to the denial of the application based upon its withdrawal.

14. VERITAS 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. VERITAS 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.

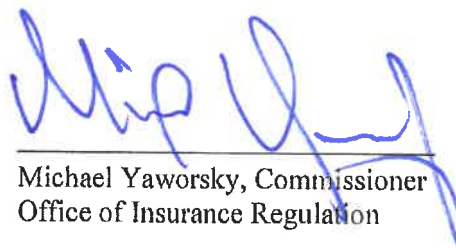
15. Each party to this action shall bear its own costs and fees.

16. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has signed and docketed a copy of this Consent Order bearing the notarized signature of VERITAS' authorized representative.

WHEREFORE, the agreement between VERITAS LEGAL PLAN, INC., and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED, and the application for the issuance of a Certificate of Authority to VERITAS LEGAL PLAN, INC., pursuant to Section 642.021, Florida Statutes, is hereby DENIED.

DONE AND ORDERED this 6th day of October, 2023.




Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, VERITAS LEGAL PLAN, INC., 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 VERITAS LEGAL PLAN, INC., to the terms and conditions of this Consent Order.

VERITAS LEGAL PLAN, INC.

By: [Signature]

Print Name: ANGELO ANZALONE

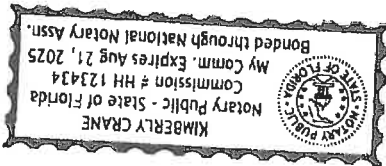
Title: CEO

Date: 10/5/23

STATE OF FL
COUNTY OF palm Beach

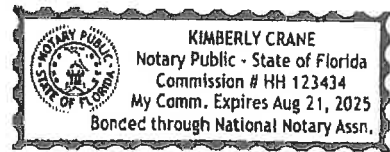
The foregoing instrument was acknowledged before me by means of physical presence
or online notarization, this 5TH day of OCTOBER 2023, by ANGELO ANZALONE
(name of person)

as AREC for VERITAS LEGAL PLAN
(type of authority; e.g., officer, trustee, attorney in fact) (company name)



[Signature]
(Signature of the Notary)
KIMBERLY CRANE
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known OR Produced Identification _____
Type of Identification Produced _____
My Commission Expires: 8/21/2025



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