



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

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IN THE MATTER OF:

DOCKET MC 23-97

Adroit Health Group, LLC
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STIPULATION AND CONSENT ORDER

It is hereby stipulated and agreed between Adroit Health Group, LLC, and the State of Connecticut Insurance Department by and through Andrew E. Mais, Insurance Commissioner to wit:

WHEREAS, pursuant to a Market Conduct investigation, the Commissioner alleges the following with respect to Adroit Health Group, LLC:

I.

1. Adroit Health Group, LLC, hereinafter referred to as Respondent, is domiciled in the State of Texas and is licensed to transact an insurance business as producer in the State of Connecticut under license number 217986716 with authority to write life, annuity, accident & health, credit, and travel insurance.
2. From on or about January 15, 2019 to February 15, 2023, the Respondent failed to comply with Connecticut statutory requirements with regards to the charging of service fees to 194 Connecticut residents in connection with the sale of health and accident policies.
3. During the period referenced above, the Respondent failed to fully implement proper practices and controls to ensure compliance with Connecticut's statutory requirements, resulting in several instances of improper service fee payments as compensation.
4. The conduct as described above violates section 38a-707 of the Connecticut General Statutes, sections 38a-707-1 through 38a-707-9 of the Regulations of Connecticut State Agencies, and constitutes cause for the imposition of a fine or other administrative penalty under sections 38a-2 and 38a-41 of the Connecticut General Statutes.

1. WHEREAS, the Respondent admits to the allegations contained in paragraphs two through four, inclusive, of Article I of this Stipulation; and
2. WHEREAS, contemporaneous with the execution of this Stipulation, Respondent has provided the Insurance Commissioner with a summary of actions taken to remedy the violations alleged in Section I of this document, as listed in the attached Exhibit A, which the Department has deemed satisfactory; and
3. WHEREAS, Respondent agrees to pay a fine in the amount of \$75,000 for the violations described herein; and
4. WHEREAS, Respondent, being desirous of terminating this proceeding without the necessity of a formal proceeding or further litigation, does consent to the making of this Stipulation and Consent Order and voluntarily waives:
 - a. any right to a hearing; and
 - b. any requirement that the Insurance Commissioner's decision contain a statement of findings of fact and conclusions of law; and
 - c. any and all rights to object to or challenge before the Insurance Commissioner or in any judicial proceeding any aspect, provision or requirement of this Stipulation.

NOW THEREFORE, upon the consent of the parties, it is hereby ordered and adjudged:

2. That the Insurance Commissioner has jurisdiction of the subject matter of this administrative proceeding.
2. That Respondent is fined the sum of Seventy-Five Thousand Dollars (\$75,000), payable upon execution of this Stipulation and Consent Order, for the violations herein above described.

By: 
(Representative of Insurance Company)

CERTIFICATION

The undersigned deposes and says that he/she has duly executed this Stipulation and Consent Order on this 19th day of December 2023 for and on behalf of Adroit Health Group, LLC, that he/she is the General Counsel / CEO of such company, and he/she has authority to execute and file such instrument.

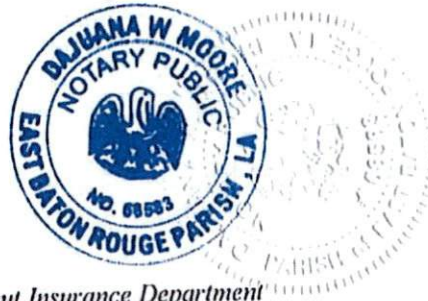
By: [Signature]
State of Louisiana

THIS DOCUMENT NOT PREPARED BY THE UNDERSIGNED NOTARY ATTESTING TO SIGNATURES ONLY

Parish of East Baton Rouge

Personally appeared on this 19th day of December 2023, Jeffrey D. Jeter signer and scaler of the foregoing Stipulation and Consent Order, acknowledged same to be his/her free act and deed before me.

[Signature]
Notary Public/Commissioner of the Superior Court
Dajuana W. Moore, Notary Public No. 68583
Dajuana W. Moore #68583
"Commissioned for Life"



Section Below To Be Completed by State of Connecticut Insurance Department

Dated at Hartford, Connecticut this 22nd day of December 2023.

[Signature]
Andrew N. Mais
Insurance Commissioner

EXHIBIT A

Summary of Remedial Measures

NOW COMES through the undersigned duly authorized officer, ADROIT HEALTH GROUP, LLC, ("Adroit" or the "Company") who offers the Commissioner of the Connecticut Department of Insurance the following summary of remedial measures undertaken by the Company with regards to the violations identified in the Stipulation and Consent Order dated December 19, 2023:

1. As of March 14, 2022, Company ceased the charging of administrative service fees to all new customers of Company in all jurisdictions, specifically including but not limited to the State of Connecticut.
2. As of February 15, 2023, Company completed necessary programming to eliminate the charging of administrative service fees for all legacy customers of Company in all jurisdictions, specifically including but not limited to the State of Connecticut.
3. All enrollment agreements utilized by the Company in the transacting of insurance business with consumers in the State of Connecticut have been revised and adjusted to reflect the cessation of administrative service fees.
4. The Company has initiated refunds of administrative services fees previously paid by Connecticut consumers during the time period of January 15, 2019 to February 15, 2023, in the aggregate amount of \$16,679. Adroit will continue to pursue its refund obligations for affected consumers and shall remit any unclaimed funds to the Office of the Connecticut State Treasurer within ninety (90) days of the close of CY2023 and shall at such time provide a summary report of consumer refunds to the Commissioner of Insurance.
5. The Company shall not resume or reinitiate the charging of administrative service fees with respect to the transacting of insurance business in the State of Connecticut except as expressly authorized under and in full compliance with Connecticut law.

Respectfully submitted, this 19th day of December, 2023.

ADROIT HEALTH GROUP, LLC

By:

Printed Name:

Title:

Jeffrey D. Jeter
General Counsel / CEO