

**INSURANCE COMMISSIONER  
FOR THE STATE OF MARYLAND  
525 ST. PAUL PLACE  
BALTIMORE, MARYLAND 21202**

**STATE OF MARYLAND  
MARYLAND INSURANCE  
ADMINISTRATION**

**V.**

**CASE NO.: MIA-2004-01-060**

**DENTAQUEST  
MID-ATLANTIC, INC.  
4061 POWDER MILL ROAD  
CALVERTON, MARYLAND 20705  
NAIC NUMBER 52040**

\* \* \* \* \*

**Consent Order**

This Consent Order ("the Consent Order") is entered into by DentaQuest Mid-Atlantic, Inc. ("Respondent"), National Association of Insurance Commissioners ("NAIC") company code number 52040, and the Maryland Insurance Commissioner ("the Commissioner") (":the Parties"). The Commissioner, pursuant to §§ 2-205, 2-207, 2-209 and 4-113 of the Insurance Article, Annotated Code of Maryland ("the Insurance Article") has made the following determinations.

**WHEREAS**, the State of Maryland, Maryland Insurance Administration ("the Administration") conducted a comprehensive market conduct examination (the "Examination") of Respondent's health insurance operations in Maryland. Respondent, a domestic insurer, maintains its administrative offices at 4061 Powder Mill Road, Calverton, Maryland 20705. The Examination was conducted at Respondent's administrative offices and covered the survey period of January 1, 2000 through December 31, 2001.

1. Respondent currently holds a Certificate of Authority from the State of Maryland to operate as an insurer pursuant to Insurance Article §§4-101 et seq. and all other relevant statutes.

2. The Examination, the details of which are contained in Report #851-02 (the "Report"), concluded that Respondent committed various violations of the following Maryland Laws and Regulations:

- Section 10-118(a)(1) of the Insurance Article;
- Section 15-112(d)(3)(i) of the Insurance Article;
- Section 15-112(d)(3)(iii)2 of the Insurance Article;
- Code of Maryland Regulations Title 31 Subtitle 04, Chapter 17, Regulation 02B;
- Code of Maryland Regulations Title 31 Subtitle 10, Chapter 16, Regulation 03D;
- Code of Maryland Regulations Title 31 Subtitle 10, Chapter 16, Regulation 03D(3);
- Code of Maryland Regulations Title 31 Subtitle 10, Chapter 16, Regulation 03F;
- Code of Maryland Regulations Title 31 Subtitle 10, Chapter 16, Regulation 05B(1);
- Code of Maryland Regulations Title 31 Subtitle 12, Chapter 04, Regulation 09A(5)(d).

The Commissioner and Respondent mutually agree that the following resolution is reasonable and that the public interest is served thereby.

**THEREFORE**, pursuant to the powers vested in the Commissioner by the Insurance Article, the Parties agree and it is hereby, with the Consent of Respondent, **ORDERED**, by the Maryland Insurance Commissioner, that:

1. Respondent shall accept the Administration Report #851-02 as final and waives any right to a hearing on or judicial review of the Report.
2. Respondent shall take corrective actions to address the deficiencies noted in the Report.
3. Respondent shall pay an administrative penalty to the State of Maryland for the violations contained in the Report in the amount of \$5,000.00 within 30 days of the Consent Order being signed by the Commissioner.

4. All timeframes set forth in the Consent Order may be amended or modified only by written agreement of the Parties.
5. All administrative penalties should be made payable to the Maryland Insurance Administration and include the case number or name. Payment should be sent to the attention of Ms. Teresa Hochrein at 525 St. Paul Place, Baltimore, MD 21202-2272. Unpaid penalties will be referred to the Central Collection Unit for collections.
6. The undersigned representative of Respondent affirms that he or she has the authority to bind Respondent to the obligations stated herein.
7. The Consent Order shall be effective upon signature of the Commissioner.
8. Failure to comply with the terms of the Consent Order may subject the Respondent to further legal and/or administrative action.
9. The Consent Order constitutes the entire agreement between the Parties and does not prohibit or preclude the Commissioner from taking further administrative action against Respondent for the violation of any of the insurance laws and/or regulations of Maryland, committed after the date the Commissioner signs the Consent Order.

It is so **ORDERED**, this 28th day of January, 2004.

Alfred W. Redmer, Jr.  
Insurance Commissioner

*Signature on file with original*

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by: P. Todd Cioni  
Associate Commissioner  
Compliance and Enforcement Unit

**RESPONDENT'S CONSENT**

Respondent hereby consents to the above CONSENT ORDER.

Dr. Steven H. Keller

\_\_\_\_\_  
Name

President

\_\_\_\_\_  
Title

*Signature on file with original*

1/22/04

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date