

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

**FILED**  
MAR 11 2016  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
 )  
Petitioner, )  
 )  
v. )  
 )  
1-2-1 CLAIMS, INC., )  
a non-resident third-party )  
administrator, )  
 )  
Respondent. )

Case No. 16-0062-DIS

**CONSENT ORDER**

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through Counsel, Dan R. Byrd, and 1-2-1 Claims, Inc. (“Respondent”) and enter into this Consent Order.

**JURISDICTION**

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq.

2. 1-2-1 Claims, Inc. is licensed by the State of Oklahoma as a non-resident third-party administrator holding license number 864493. Its address of record is 14893 Bandera Rd. #7, Helotes, TX 78023.

3. Respondent has been apprised of its rights including the right to a public hearing and has knowingly and freely waived said rights and entered into this Consent Order as a voluntary settlement of the issues and questions raised in the above captioned case.

## STIPULATIONS OF FACT

1. On or before June 1 of each year, all licensed administrators shall file an annual report for the previous calendar year. The report shall have been reviewed by a certified public accountant who shall be independent of the administrator. The report shall be subscribed and sworn to by the president and attested to by the secretary or other proper officers substantiating that the information contained in the report is true and factual concerning each of the plans they administer which are governed pursuant to the Third-party Administrator Act. The report shall include the name and address of each fund and a statement of fund equity, paid claims by the covered unit, the accumulated year-to-date paid claims, and the year-to-date reserve status. Failure of any third-party administrator to execute and file the annual reports as required by this section shall constitute cause, after notice and opportunity for hearing, for censure, suspension, or revocation of administrator licensure to transact business in this state, or a civil penalty of not less than One Hundred Dollars (\$100.00) or more than One Thousand Dollars (\$1,000.00) for each occurrence, or both censure, suspension, or revocation and civil penalty. See 36 O.S. § 1452(A).

2. Respondent's Third-Party Administrator Annual Report for the year 2014 was due on or before June 1, 2015. Respondent failed to file its Third-Party Administrator Annual Report for the year 2014 with the Oklahoma Insurance Department (the "Department") as required by 36 O.S. § 1452(A), but has subsequently filed its report with the Department late on March 1, 2016.

**CONCLUSIONS OF LAW**

1. Respondent is in violation of 36 O.S. § 1452(A) for failing to submit its Third-Party Administrator Annual Report for the year 2014 to the Department on or before June 1, 2015.

**ORDER AND CONSENT**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner and **CONSENTED** to by 1-2-1 Claims, Inc. that it be fined in the amount of Five Hundred Dollars (\$500.00) for the above described violations of the Oklahoma Insurance Code due and payable to the Oklahoma Insurance Department within thirty (30) days after the date of this Order.

WITNESS My Hand and Official Seal this 11<sup>th</sup> day of March, 2016.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in cursive script that reads "James C. Mills".

JAMES MILLS  
CHIEF OF STAFF

**APPROVED:**

A handwritten signature in cursive script that reads "Dan R. Byrd".

DAN R. BYRD  
Assistant General Counsel

A handwritten signature in cursive script that reads "Michelle Villarreal".

MICHELLE VILLARREAL, AIC, NAPW  
President

**CERTIFICATE OF MAILING**

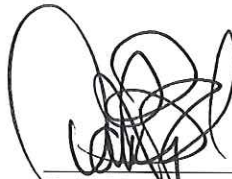
I, Dan R. Byrd, hereby certify that a true and correct copy of the above and foregoing Consent Order was mailed via certified mail with return receipt requested, and via regular mail, on this 11<sup>th</sup> day of March, 2016, to:

1-2-1 Claims, Inc.  
ATTN: Michelle Villarreal, AIC, NAPW, President  
14893 Bandera Rd. #7  
Helotes, TX 78023

**CERTIFIED MAIL NO: 7015 0640 0002 7406 9812**

and a copy was delivered to:

DeAnn Robinson/Financial Division



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DAN R. BYRD  
Assistant General Counsel  
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