

No. **2022-7379**

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date: 07/13/2022**

**Subject Considered:**

Integon National Insurance Company  
P. O. Box 3199  
Winston Salem, North Carolina 27102

Consent Order  
TDI Enforcement File No. 29220

**General remarks and official action taken:**

This is a consent order with Integon National Insurance Company (Integon). The department alleges Integon did not maintain required information on its website. Integon has agreed to pay an administrative penalty of \$5,000 for these violations.

**Waiver**

Integon acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Integon waives all these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

**Findings of Fact**

1. Integon holds a certificate of authority to transact business in Texas.
2. In November 2021, Integon began marketing a recently approved preferred provider benefit plan.
3. Integon advertised this plan on a website maintained by Integon's affiliated marketing company, Allstate Benefits. Integon did not publish the physician and health care provider directory, required by TEX. INS. CODE § 1451.505, on this

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website. Instead, Integon only provided a hyperlinked URL for the directory that was maintained on an unrelated company's website.

4. In March 2022, Integon released a new version of the physician and health care provider directory on the Allstate Benefits website.
5. Integon represents that it will perform the ongoing review required by TEX. INS. CODE § 1451.505(d).

## Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, and 841.101 *et seq.*
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 36.104 and 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Integon has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Integon violated TEX. INS. CODE § 1451.505 because it did not display its physician and health care provider directory on a website maintained by Integon.

## Order

It is ordered that Integon pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

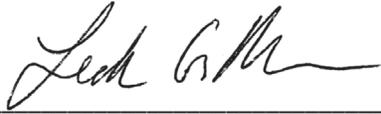
DocuSigned by:  
  
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Cassie Brown  
Commissioner of Insurance

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Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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Casey Seeboth, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF** Montana §  
§  
**COUNTY OF** Flathead §

Before me, the undersigned authority, personally appeared CALEB MUHS,  
who being by me duly sworn, deposed as follows:

"My name is CALEB MUHS. I am of sound mind, capable of making this  
statement, and have personal knowledge of these facts which are true and correct.

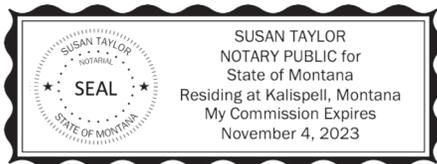
I hold the office of Deputy Treasurer and am the authorized representative of  
Integon National Insurance Company. I am duly authorized by said organization to  
execute this statement.

Integon National Insurance Company has knowingly and voluntarily entered into the  
foregoing consent order and agrees with and consents to the issuance and service of the  
same by the commissioner of insurance of the state of Texas."

  
Affiant

SWORN TO AND SUBSCRIBED before me on June 29, 2022.

(NOTARY SEAL) This notarial act was an online notarization.



This notarial act was performed using communication technology

  
Signature of Notary Public

Susan Taylor  
Printed Name of Notary Public