

No. 2017- 5042

**OFFICIAL ORDER  
of the  
TEXAS COMMISSIONER OF INSURANCE**

Date: APR 24 2017

**Subject Considered:**

**CELTIC INSURANCE COMPANY**  
77 W Wacker Drive, Ste 1200  
Chicago, IL 60601

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 12561

**General remarks and official action taken:**

The commissioner of insurance considers whether disciplinary action should be taken against Celtic Insurance Company (Celtic).

**WAIVER**

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

**FINDINGS OF FACT**

1. TDI issued Celtic life, health, and accident license number 4725, effective August 23, 1973.
2. The National Committee for Quality Assurance credentialing standards requires an organization to recredential practitioners every three years to confirm the status of the practitioner's license.
3. During the course of reviewing the annual network filings submitted by Celtic, TDI found multiple credentialing deficiencies.
4. Celtic submitted updated credentialing data and has represented to TDI that procedures have been implemented to ensure accurate credentialing.

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**CONCLUSIONS OF LAW**

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 31.002, 82.051-82.055, 84.021-84.022, and 1301.0055; 28 TEX. ADMIN. CODE § 3.3706(c); and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to informally dispose of this matter as set forth under TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 82.055 and 36.104, and 28 TEX. ADMIN. CODE § 1.47.
3. Celtic violated TEX. INS. CODE § 28 TEX. ADMIN. CODE § 3.3706(c) because it failed to meet the credentialing standards promulgated by the National Committee for Quality Assurance and adopted by TDI, and failed to appropriately monitor delegated entities that perform provider credentialing.

The commissioner orders Celtic Insurance Company to pay an administrative penalty of \$30,000, within 30 days from the date of this order. The administrative penalty must be paid by company check, cashier's check, or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, Texas, 78714-9104.



Kevin Brady  
Deputy Commissioner for Agency Affairs  
Texas Department of Insurance  
Delegation Order 4506

Approved as to Form and Content:



Bev Rosendahl, Staff Attorney  
Enforcement Section

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**AFFIDAVIT**

STATE OF IL §  
COUNTY OF COOK §

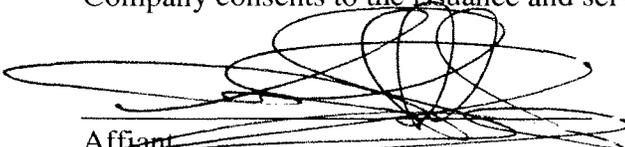
Before me, the undersigned authority, personally appeared the affiant, who being by me duly sworn, deposed as follows:

"My name is Anand Shukla. 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 Vice President, Commercial, and am the authorized representative of Celtic Insurance Company. I am duly authorized by said organization to execute this statement.

Celtic Insurance Company waives rights provided by the Texas Insurance Code and other applicable laws, and acknowledges the jurisdiction of the Texas commissioner of insurance.

Celtic Insurance Company is voluntarily entering into this consent order. Celtic Insurance Company consents to the issuance and service of this consent order."

  
Affiant

SWORN TO AND SUBSCRIBED before me on March 27, 2017.

(NOTARY SEAL)



  
Signature of Notary Public