

No. 2019 - 5982

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

Date: JUN 17 2019

Subject Considered:

Vantage Benefits Administrators Inc
P.O. Bo 2530
Temecula, CA 92593-2530

Default Order
SOAH Docket No. 454-19-2933.C
TDI Enforcement File No. 16108

General remarks and official action taken:

This is a default order taken against Vantage Benefits Administrators Inc. (Respondent) because the corporation no longer qualifies for an entity license. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Hearing

1. On February 22, 2019, the Texas Department of Insurance filed a Notice of Hearing, attached as Exhibit A, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing are incorporated in this order as findings of fact.

3. The department sent the Notice of Hearing to Respondent's last known address provided in writing to the department, P.O. Box 2530, Temecula, CA 92593. Notice was also sent to five additional addresses associated with Respondent, including the registered agent for service: C/O Jeffrey Richie, Registered Agent, 1201 Elm Street, Suite 1600, Dallas, TX 75270; Jeffrey Alan Richie, President / Director, Vantage Benefits Administrators Inc., P.O. Box 1469, Red Oak, TX 75154; Jeffrey Alan Richie, President / Director, Vantage Benefits Administrators Inc., 2414 Westmoreland Road, Ovilla, TX 75154; Wendy Kay Richie, Secretary / Director, Vantage Benefits Administrators Inc., 31309 Temecula Pkwy, Ste 100, Temecula, CA 92592; and Wendy Kay Richie, Secretary / Director, Vantage Benefits Administrators Inc., 45025 Corte Carolina, Temecula, CA 92592.
4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing was mailed.

Conclusions of Law

1. The commissioner has jurisdiction pursuant to Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4051.051, 4054.051 and 4056.052-054; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing pursuant to TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing are incorporated in this order and deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

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Order

It is ordered that Vantage Benefits Administrators Inc's general lines agency license is revoked.

Kent C. Sullivan
Commissioner of Insurance

By: _____


Doug Slape
Chief Deputy Commissioner
Commissioner's Order No. 2018-5528

Prepared and reviewed by:



LaKisha T. Seldon McKay, Staff Attorney
Enforcement Section

Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

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

"My name is Mariah Cook and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Vantage Benefits Administrators Inc. I have confirmed that:

- a. The last mailing address provided to the department in writing by Vantage Benefits Administrators Inc. is P.O. Box 2530, Temecula, CA 92593.
- b. The file maintained by the Enforcement Section of the Legal and Enforcement Division contains a Notice of Hearing dated February 22, 2019, which was filed with the State Office of Administrative Hearings.
- c. On February 22, 2019, a Notice of Hearing addressed to Vantage Benefits Administrators Inc. was mailed first-class and certified, return receipt requested, to the company's last known address and five additional addresses including the registered agent for service: C/O Jeffrey Richie, Registered Agent, 1201 Elm Street, Suite 1600, Dallas, TX 75270; Jeffrey Alan Richie, President / Director, Vantage Benefits Administrators Inc., P.O. Box 1469, Red Oak, TX 75154; Jeffrey Alan Richie, President / Director, Vantage Benefits Administrators Inc., 2414 Westmoreland Road, Ovilla, TX 75154; Wendy Kay Richie, Secretary / Director, Vantage Benefits Administrators Inc., 31309 Temecula Pkwy, Ste 100, Temecula, CA 92592; and Wendy Kay Richie, Secretary / Director, Vantage Benefits Administrators Inc., 45025 Corte Carolina, Temecula, CA 92592.

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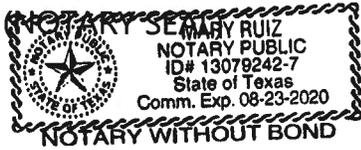
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Copies of the first-class mail log and certified mail log maintained by the Enforcement Section are attached as Exhibit B and Exhibit C, respectively."

Mariala S. Owen

Affiant

SWORN TO AND SUBSCRIBED before me on May 9, 2019.



Mary Ruiz

Signature of Notary Public

Mary Ruiz

Printed Name of Notary Public

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**SOAH DOCKET NO. 454-19-2933.C
TDI ENFORCEMENT FILE NO. 16108**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**VANTAGE BENEFITS ADMINISTRATORS
INC.,**

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

Notice of Hearing

The Texas Department of Insurance is seeking disciplinary action against you. A public hearing will be held before an Administrative Law Judge on Thursday, May 23, 2019, at 9:00 a.m. The hearing will take place at the State Office of Administrative Hearings, located in the William P. Clements Building, 300 W. 15th Street, 4th Floor, Austin, Texas, 78701.

The hearing shall be conducted pursuant to TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded.

PARTIES THAT ARE NOT REPRESENTED BY AN ATTORNEY MAY OBTAIN INFORMATION REGARDING CONTESTED CASE HEARINGS ON THE PUBLIC WEBSITE OF THE STATE OFFICE OF ADMINISTRATIVE HEARINGS AT WWW.SOAH.TEXAS.GOV, OR IN PRINTED FORMAT UPON REQUEST TO SOAH.

The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4051.051, 4054.051 and 4056.052-054, and TEX. GOV'T CODE §§ 2001.051-2001.178.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.



IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
- (2) Chief Clerk
Texas Department of Insurance, MC113-2A
P.O. Box 149104
Austin, Texas 78714-9104
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) LaKisha T. Seldon McKay
Staff Attorney
Texas Department of Insurance
Enforcement Section, MC110-1A

P.O. Box 149104
Austin, Texas 78714-9104
(512) 490-1020 (Fax)
lakisha.seldon.mkay@tdi.texas.gov.

Factual Allegations

1. Vantage Benefits Administrators Inc. (Vantage) is a California corporation organized on December 22, 1997. Vantage registered its corporation with the Texas Secretary of State on July 27, 2016 with its address as 1201 Elm Street, Suite 1600, Dallas, TX 75270.
2. Vantage holds a general lines agency license with life, accident and health, and property and casualty qualifications issued by the Texas Department of Insurance on August 16, 2012.
3. Jeffrey Alan Richie (Jeffrey) and Wendy Kay Richie (Wendy) are owners of Vantage, each owning 50% of the corporation. Both are registered agents for service for Vantage.
 - a. Jeffrey is the president and director of Vantage.
 - b. Wendy is the secretary, directory and designated responsible licensed person for Vantage.
4. Wendy previously held a general lines agent license with life, accident and health qualification issued by the department on May 22, 2008. On September 28, 2018, Wendy surrendered her Texas insurance licenses.
5. Jeffrey previously held a general lines agent license with life, accident and health, and property and casualty qualifications, and a life agent license; both licenses were issued by the department on April 6, 2016. On September 30, 2018, Jeffrey surrendered his Texas insurance licenses.
6. Because both Jeffrey and Wendy have surrendered their individual licenses, Vantage no longer has the designated responsible licensed person required to maintain its license.
7. On or about September 30, 2018, Jeffrey notified the department in writing that Vantage's assets were frozen on October 27, 2017. Jeffery stated he has no access

to Vantage, its book of business, nor the business files, and he refused to execute the license surrender form for Vantage.

Legal Allegations

1. Vantage does not meet the requirements of TEX. INS. CODE § 4001.106(b)(2) which requires at least one officer of the corporation or one active partner of the partnership and all persons performing the acts of an agent to be individually licensed.
2. Vantage has not maintained the qualifications necessary to obtain the license, in violation of TEX. INS. CODE § 4001.254.

Relief Sought

If one or more of the above allegations is found to be true, the commissioner may enter an order revoking your license, ordering you to cease and desist from certain activity, and/or imposing an administrative penalty, restitution, and additional sanctions. You have the right to appear at this hearing and to be represented by an attorney. Please address any questions and correspondence to the undersigned counsel at the address or telephone number below.

Important Security Notice

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

If you have any questions, please contact me at the address or telephone number shown below.

Sincerely,

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LaKisha T. Seldon McKay

Staff Attorney

State Bar No. 24066982

Texas Department of Insurance

Legal and Enforcement Division - Enforcement Section, MC110-1A

P.O. Box 149104

Austin, Texas 78714-9104

(512) 676-6363 (Direct)

(512) 490-1020 (Fax)

lakisha.seldon.mckay@tdi.texas.gov

cc: Leah Gillum, Associate Commissioner, Enforcement Section, MC-110-1A
Ginger Loeffler, Director, Licensing Litigation Office, Enforcement Section, MC-110-1A
Administrative Review, MC107-1A

Certificate of Service

I, LaKisha T. Seldon McKay, certify that a true and correct copy of this *Notice of Hearing* was sent by regular, first-class mail and by certified mail, return receipt requested, on this 22nd day of February, 2019 to:

Vantage Benefits Administrators Inc.
C/O Jeffrey Richie, Registered Agent
1201 Elm Street, Suite 1600
Dallas, TX 75270
Respondent Pro Se

Via CM/RRR No.: 9214 8901 9403 8379 1936 71

Vantage Benefits Administrators Inc.
P.O. Box 2530
Temecula, CA 92593
Respondent Pro Se

Via CM/RRR No.: 9214 8901 9403 8379 1936 95

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Jeffrey Alan Richie
President / Director,
Vantage Benefits Administrators Inc.
P.O. Box 1469
Red Oak, TX 75154

Via CM/RRR No.: 9214 8901 9403 8379 1937 49

Jeffrey Alan Richie
President / Director,
Vantage Benefits Administrators Inc.
2414 Westmoreland Road
Ovilla, TX 75154

Via CM/RRR No.: 9214 8901 9403 8379 1937 94

Wendy Kay Richie
Secretary / Director,
Vantage Benefits Administrators Inc.
31309 Temecula Pkwy, Ste 100
Temecula, CA 92592

Via CM/RRR No.: 9214 8901 9403 8379 1938 17

Wendy Kay Richie
Secretary / Director,
Vantage Benefits Administrators Inc.
45025 Corte Carolina
Temecula, CA 92592

Via CM/RRR No.: 9214 8901 9403 8379 1938 31



LaKisha T. Seldon McKay

Firm Mailing Book For Accountant

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code 110-1A
 333 Guadalupe St
 Austin TX 78701
 Mariah Cook
 February 22, 2019

Check type of mail or service

Adult Signature Required
 Adult Signature Restricted Delivery
 Certified Mail Restricted
 Collect on Delivery (COD)
 Insured Mail
 Priority Mail
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation
 Signature Confirmation Restricted Delivery

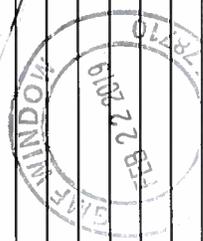
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KISHA16108	Vantage Benefits Administrators Inc. C/O Jeffrey Richie, Registered Agent 1201 Elm Street, Suite 1600 Dallas, TX 75270	.65											
	Vantage Benefits Administrators Inc. P.O. Box 2530 Temecula, CA 92593	.65											
	Jeffrey Alan Richie President / Director, Vantage Benefits Administrators Inc. 2414 Westmoreland Road Ovilla, TX 75154	.65											
	Wendy Kay Richie Secretary / Director, Vantage Benefits Administrators Inc. 31309 Temecula Pkwy, Ste 100 Temecula, CA 92592	.65											
	Wendy Kay Richie Secretary / Director, Vantage Benefits Administrators Inc. 45025 Corte Carolina Temecula, CA 92592	.65											
	Jeffrey Alan Richie President / Director, Vantage Benefits Administrators Inc. P.O. Box 1469 Red Oak, TX 75154	.65											

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2019 - 5982



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 Adult Signature Restricted Delivery
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 Return Receipt
 Signature Confirmation
 Signature Confirmation Restricted Delivery

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 MC-110-1A M. Cook
 Texas Department of Insurance
 333 Guadalupe St
 Austin TX 78701

Check (Type of mail or service)

<input type="checkbox"/> Adult Signature Required	<input type="checkbox"/> Priority Mail Express
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Collect on Delivery (COD)	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Insured Mail	
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1. 9214 8901 9403 8379 1936 71	VANTAGE BENEFITS ADMINISTRATORS INC COO, JEFFREY RICHIE REGISTERED AGENT 1201 ELM STREET SUITE 1600 DALLAS TX 75270	0.70	3.50								1.60			
KISHA/16108														
2. 9214 8901 9403 8379 1936 95	VANTAGE BENEFITS ADMINISTRATORS INC PO Box 2530 TEMECULA CA 92593	0.70	3.50								1.60			
3. 9214 8901 9403 8379 1937 49	JEFFREY ALAN RICHIE PRESIDENT / DIRECTOR VANTAGE BENEFITS ADMINISTRATORS INC PO Box 1469 RED OAK TX 75154	0.70	3.50								1.60			
4. 9214 8901 9403 8379 1937 94	JEFFREY ALAN RICHIE PRESIDENT / DIRECTOR VANTAGE BENEFITS ADMINISTRATORS INC 2414 WESTMORELAND ROAD OVIILA TX 75154	0.70	3.50								1.60			
5. 9214 8901 9403 8379 1938 17	WENDY KAY RICHIE SECRETARY / DIRECTOR VANTAGE BENEFITS ADMINISTRATORS INC 31309 TEMECULA PKWY STE 100 TEMECULA CA 92592	0.70	3.50								1.60			
6. 9214 8901 9403 8379 1938 31	WENDY KAY RICHIE SECRETARY / DIRECTOR VANTAGE BENEFITS ADMINISTRATORS INC 45025 CORTE CAROLINA TEMECULA CA 92592	0.70	3.50								1.60			

Handling Charge - if Registered and over \$50,000 in value

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