

MAY 04 2016

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	CONSENT ORDER
PETITIONER,)	
)	
VS.)	CAUSE NO. C-2207
)	
CENTRAL UNITED LIFE INSURANCE)	
COMPANY, (NAIC #61883))	
)	
RESPONDENT.)	

In order to resolve this matter, the Nebraska Department of Insurance (“Department”), by and through its attorney, Robert M. Bell, and Central United Life Insurance Company (“Respondent”), mutually stipulate and agree as follows.

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. § 44-101.01, 44-135, and 44-303 et. seq. Said jurisdiction and control have been present at all times material hereto.

2. Respondent is an Arkansas domiciled insurance company licensed to engage in the business of insurance in the State of Nebraska.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition captioned State of Nebraska Department of Insurance vs. Central United Life Insurance Company (NAIC #61883), Cause Number C-2207, on March 30, 2016. A copy of the Petition was served upon Respondent at its mailing address registered with the Department, 10777 NW Freeway, Houston, TX 77092, by certified mail, return receipt requested.

2. The Department has jurisdiction over Respondent in the above-described administrative proceeding.

3. Respondent violated Neb. Rev. Stat. § 44-1525(11) as a result of the following conduct:

- a. On or about June 26, 2015, Scott Schroetlin, outside counsel for the Department, sent Respondent an inquiry at Respondent's mailing address registered with the Department related to a complaint filed with the Department against Respondent. The letter specifically stated "[u]nder Nebraska insurance law, failure to respond or request additional reasonable time to within fifteen (15) business days may result in the filing of an administrative action." Respondent did not provide a response within fifteen (15) business days.
- b. On or about September 16, 2015, Christine M. Neighbors, Deputy Director and General Counsel for the Department, sent a letter of inquiry via certified mail, return receipt requested, to Respondent at Respondent's registered mailing address. Ms. Neighbors enclosed a copy of the June 26 correspondence requesting that Respondent provide a copy of the response to the June 26 letter, if such a response existed or provide a response within fifteen (15) working days. On or about September 29, 2015, the Domestic Return Receipt was returned to the Department by the United States Postal Services confirming delivery. Respondent did not provide a response within fifteen (15) business days.
- c. On or about March 15, 2016, Respondent responded to the June 26 and September 16, 2015, inquiries. The response was received by the Department on March 31, 2016.

4. In the spirit of cooperation and in order to avoid further expense and loss of time, Respondent enters into this Consent Order freely and voluntarily. Respondent was informed of its right to a public hearing. Respondent waives its right to a hearing and acknowledges that by doing so, Respondent also waives its right to confrontation of witnesses, production of evidence, and judicial review.

5. Respondent admits the allegations set forth in the Petition and Notice of Hearing as referenced in paragraph 3 of this section and is willing to amicably resolve all pending matters to avoid the uncertainty and expense of litigation.


CONCLUSIONS OF LAW

Respondent's conduct as stipulated above constitutes a violation of Neb. Rev. Stat. § 44-1525(11) and is subject to administrative action pursuant to Neb. Rev. Stat. § 44-1529.

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by the Respondent, Central United Life Insurance Company, that Respondent shall provide a response to the inquires in question and pay an administrative fine in the amount of \$750 due within thirty (30) days after the Director of Insurance or his designee approves and signs this Consent Order.

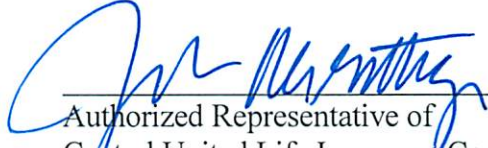
The Department of Insurance will continue to retain jurisdiction over this matter. If respondent fails to pay the amount required as specified under this consent order, additional administrative action shall be taken by the Petitioner, which may include revocation of Respondent's Nebraska certificate of authority. In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his/her signature below.



Robert M. Bell, #22390
Attorney for Petitioner
941 O Street, Suite 400
Lincoln, NE 68508
402-471-4650

5/4/2016

Date



Authorized Representative of
Central United Life Insurance Company
10777 NW Freeway
Houston, TX 77092

5/2/2016

Date

STATE OF Texas)
COUNTY OF Morris) ss.

On this 2nd day of May, 2016, John M^cGettigan personally appeared before me and read this Consent Order, stated that he/she had the authority to sign on behalf of Central United Life Insurance Company, executed this consent order, and acknowledged the same to be his/her voluntary act and deed.



E. Cerda
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Central United Life Insurance Company (NAIC #61883), Cause No. C-2207.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ramge
BRUCE R. RAMGE
Director of Insurance

5-4-2016
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to Respondent's mailing address registered with the Department, 10777 NW Freeway, Houston, TX 77092, by certified mail, return receipt requested, on this 5 day of May, 2016.

I certify that an additional copy of the foregoing Consent Order was provided to Respondent by mailing a copy to Respondent's agent for service of process registered with the Department, John E. McGettigan, 10777 NW Freeway, Houston, TX 77092, by certified mail, return receipt requested and by registered email, JmcGetti@manhattanlife.com, on this 5 day of May, 2016.

Brandis J. Conner