

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF EXAMINATION OF  
AMERICAN DENTAL PROVIDERS OF  
ARKANSAS, INC.**

AID NO. 2005- 040

**ORDER**

Now on this day the matter of the Report of Examination of AMERICAN DENTAL PROVIDERS OF ARKANSAS, INC., Company #A3290, (hereafter, the "Company") is taken under consideration by Julie Benafield Bowman, Insurance Commissioner for the State of Arkansas, (the "Commissioner"), with the Arkansas Insurance Department (the "Department") appearing by and through Booth Rand, Associate Counsel. From the facts before her, the Commissioner finds as follows:

1. The Company is licensed by the Department to operate in this state as a health maintenance organization (dental only) under Ark. Code Ann. §23-76-107.
2. Pursuant to Ark. Code Ann. §23-76-122, the Commissioner directed the Department to conduct a regular examination of the affairs, transactions, accounts, and assets of the company as of December 31, 2004.
3. The examination began on March 14, 2005 and was completed on or about May 9, 2005. A verified report of examination (the "Report") was filed at the Department on June 10, 2005 and was mailed to the company on June 10, 2005. The company received the Report on June 15, 2005, and the company did not submit a written reply or rebuttal in response to the Report.
4. The Report contained the following discrepancies concerning the company's operations.

A. An examiner noted that the company overpaid its annual premium taxes without considering the Arkansas Salary Tax Credit; however, the Company was aware of this overpayment and has corrected this discrepancy.

B. An examiner noted that the Company was unable to locate two (2) Arkansas Insurance Department complaints in violation Ark. Code Ann. §23-76-122(c)(1) and that the Company did not segregate complaints and grievances in accordance with Rule and Regulation 44, Section 7. The Company corrected these non-compliance issues during the examination fieldwork.

THEREFORE, pursuant to the provisions of Ark. Code Ann. §23-61-205, et. seq., the Commissioner hereby orders;

1. That the Report filed with the Department is hereby adopted;
2. That the Department shall forward a copy of this Order and the Adopted Examination Report to the company via certified mail;
3. That within twenty (20) days of receipt of this Order and the adopted Examination Report, the company shall file with the Department affidavits executed by each of its directors stating under oath that they have received a copy of this Order and the Adopted Examination Report.
4. That the Adopted Examination Report will be open for public inspection upon the expiration of thirty (30) days from the date of this Order.

IT IS SO ORDERED this 25<sup>th</sup> day of July, 2005.

  
JULIE BENAFIELD BOWMAN  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS