

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking)
and Insurance, State of New Jersey, to fine) CONSENT
Aflac Benefits Solutions, Inc.) ORDER

To: Aflac Benefits Solutions, Inc.
4211 West Boy Scout Dr., Suite 295
Tampa, FL 33607

This matter, having been opened by the Commissioner of Banking and Insurance, State of New Jersey (“Commissioner”), upon information that Aflac Benefits Solutions, Inc. (“Respondent”), may have violated provisions of the insurance laws of the State of New Jersey; and

WHEREAS, the New Jersey Department of Banking and Insurance (“Department”) is charged with regulating organized delivery systems (“ODS”) and certified organized delivery systems (“CODS”) pursuant to N.J.S.A. 17:48H-1 to -12 and N.J.A.C. 11:24B-1 to -5.7; and

WHEREAS, pursuant to N.J.S.A. 17:48H-2, defines a CODS as an entity that provides or arranges for the provision of comprehensive health care services to covered persons through a network of providers pursuant to a contract with one or more carriers, and which has been certified by the Commissioner; and

WHEREAS, pursuant to N.J.S.A. 17:48H-3, only entities certified by the Commissioner may contract with carriers as a Certified Organized Delivery Systems; and

WHEREAS, pursuant to N.J.S.A. 11:24B-2.1, any entity that meets the definition of a Certified Organized Delivery System must apply for and obtain certification from the Commissioner before entering into any contracts with carriers; and

WHEREAS, Respondent conducted business as a certified organized delivery system in the State of New Jersey beginning in 2020 when it was not certified; and

WHEREAS, Respondent did not submit an application for certification as a certified organized delivery system until June 28, 2023; and

WHEREAS, Respondent:

- 1) Has admitted responsibility for the aforementioned violations;
- 2) Has cooperated with the investigation conducted by the Department; and
- 3) Has asserted that the violations cited in this consent Order were not willful; and

WHEREAS, cause does exist under N.J.S.A. 17:48H-10 for the imposition of a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, Respondent has waived its right to a hearing on the aforementioned violation and consents to imposition of a civil penalty in the amount of five thousand dollars (\$5,000.00), pursuant to N.J.S.A. 17:48H-10; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violation;

NOW, THEREFORE, IT IS on this 30 day of March, 2026

ORDERED AND AGREED, that Respondent shall pay a civil penalty totaling \$5,000.00; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," which shall be paid upon execution of this Consent Order by Respondent; and

IT IS FURTHER ORDERED AND AGREED that the signed Consent Order, together with the fine payment of \$5,000.00, shall be remitted to:

New Jersey Department of Banking and Insurance
Attention: Thomas Stanley– Enforcement Manager
9th Floor, Consumer Protection Services, Enforcement
P. O. Box 329
Trenton, New Jersey 08625-0329


and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.



Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content:

By: 
Michael Fradkin, Sr. Vice President on
behalf of Aflac Benefits Solutions, Inc.

Date: 3-6-2006