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Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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ERIC PALEY
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UNDERSECRETARY

MICHAEL T. CALJOUW
COMMISSIONER

November 14, 2025

Assured Benefits Administrators
Legal Department
221 North Kansas #1610
El Paso, Texas 79901

RE: Assured Benefits Administrators - SIU Investigation No. 10137

To Whom It May Concern:

I represent the Massachusetts Division of Insurance ("Division") with regard to the above-referenced investigation. Pursuant to an investigation conducted by the Division's Special Investigations Unit, the Division has cause to believe that Assured Benefits Administrators ("ABA") has violated the Massachusetts insurance regulations detailed in the conduct described below.

This case was opened on or about November 3, 2023, after the Division received a complaint from Karen Richter-Blais, the Human Resource Director of GP Administrative Services ("GP"), alleging that ABA violated the terms of a contract between ABA and GP. The contract, a copy of which was obtained by the Division, called for ABA to serve as a third-party administrator for GP's client Professional Drywall Construction, Inc. ("PDC"), by acting as PDC's agent for payments of health benefits and furnishing certain services with respect to the welfare benefit plan managed by ABA. The contract was effective from October 1, 2022 through September 30, 2023.

Subsequently, a check of the Division's records revealed that during the period of its contract with GP, ABA was not registered with the Division to act as a third-party administrator in accordance with 211 CMR 148.00 (*Registration and Reporting Requirements for Third-Party Administrators*).

The conduct described above is evidence of the following violations:

ABA engaged in business as a third-party administrator for GP Administrative Services in Massachusetts without registering in accordance with 211 CMR 148.05(3). Such conduct may result in the imposition of a fine up to \$1,000 for each and every violation, as provided under 211 CMR 148.05(3).

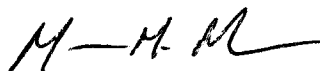
The Division proposes to resolve this matter through a settlement agreement if ABA agrees to waive the right to a public hearing, agrees to cease and desist from the above-alleged conduct and agrees to **pay a fine of \$1,000**. If ABA chooses to accept the Division's offer, please have an authorized representative sign this settlement agreement where provided below and return it to my attention along with a check made payable to the Commonwealth of Massachusetts, no later than **December 12, 2025**.

This settlement agreement shall be construed under and governed by the laws of the Commonwealth of Massachusetts.

Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by **December 12, 2025**, the Division intends to file its Order to Show Cause and will notify you of the hearing date.

Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss this matter further, I may be reached via email at Matthew.Burke@mass.gov.

Sincerely,



Matthew M. Burke
Counsel to the Commissioner

SIGNED: Representative of:
Assured Benefits Administrators

NAME:

MICHAEL CAALO JR

SIGNATURE:

Michael Caalo Jr, GENERAL COUNSEL

DATE:

12-12-25