

No. **2025-9098**

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

**Date: 01/28/2025**

**Subject Considered:**

BDG Benefits Design Group, Inc.  
P.O. Box 803256  
Dallas, TX 75380-3256

Default Order  
TDI Enforcement File No. 35793

**General Remarks and Official Action Taken:**

This is a default order taken against BDG Benefits Design Group, Inc. (Respondent) because it failed to comply with requirements to maintain its third party administrator (TPA) certificate of authority. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondent's certificate of authority.

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

**Findings of Fact**

**Failure to Respond to Notice of Allegations**

1. On November 25, 2024, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, P.O. Box 803256, Dallas, TX 75380-3256.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

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4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051–82.055, 4151.051, 4151.056, 4151.205, 4151.206, 4151.212, 4151.301–4151.309; TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178; and 28 TEX. ADMIN. CODE §§ 7.1601, 7.1603, and 7.1609.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.28 and 1.47.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

## Order

It is ordered that the third-party administrator certificate of authority held by BDG Benefits Design Group, Inc. is revoked.

It is also ordered that BDG Benefits Design Group, Inc. cease and desist from engaging in the business of a third-party administrator in Texas.

Signed by:  
  
FC5D7EDDFB84F8...

Cassie Brown  
Commissioner of Insurance

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Prepared and reviewed by:

A handwritten signature in cursive script that reads "Kaycee Crisp". The signature is written in black ink and is positioned above a horizontal line.

---

Kaycee Crisp, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS**           §

§

**COUNTY OF TRAVIS**       §

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

"My name is David Moreno 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 BDG Benefits Design Group, Inc. I have confirmed that:

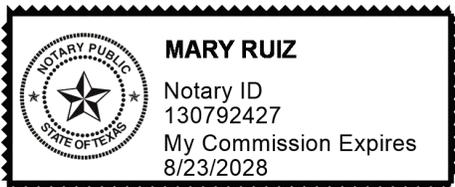
- a. The last mailing address provided to the department in writing by BDG Benefits Design Group, Inc., is P.O. Box 803256, Dallas, TX 75380-3256.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 25, 2024, which was sent to BDG Benefits Design Group, Inc.
- c. On November 25, 2024, the Notice of Allegations addressed to BDG Benefits Design Group, Inc., was mailed first-class and certified, return receipt requested, to its last known address.

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

Signed by:  
*David Moreno* \_\_\_\_\_  
1394210D5988408...  
Affidavit

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/6/2025. This notarial act was an online notarization.

**Notary Seal**



**Digital Certificate**

Signed by:  
*Mary Ruiz*  
795DC4D59167489...  
Notary Public State of Texas

2025-9098



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

November 25, 2024

BDG Benefits Design Group, Inc.  
P.O. Box 803256  
Dallas, TX 75380-3256

Via CM/RRR No. 9214 8901 9403 8389 4979 05  
Via First Class Mail  
Via Email: jerryhurd@yahoo.com

**TDI ENFORCEMENT CASE NO. 35793**  
**NOTICE OF ALLEGATIONS AGAINST BDG BENEFITS DESIGN GROUP, INC.**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against BDG Benefits Design Group, Inc. to revoke its certificate of authority to act as a third party administrator. This Notice states the allegations against BDG Benefits Design Group, Inc. and the relief sought by TDI.

**YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS**

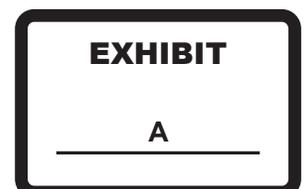
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Kaycee Crisp, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Kaycee.crisp@tdi.texas.gov



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## Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4151.051, 4151.056, 4151.205, 4151.206, 4151.212, 4151.301–4151.309; TEX. GOV'T CODE §§ 2001.051–2001.178; 28 TEX. ADMIN. CODE §§ 7.1601, 7.1603, and 7.1609; and TEX. GOV'T CODE § 2001.003(1).

## Factual Allegations

1. On March 23, 2007, TDI issued BDG Benefits Design Group, Inc., third party administrator (TPA) certificate of authority no. 2989031.
2. Texas law states that TPA certificates of authority are effective until suspended, canceled, or revoked.
3. TPAs must file annual reports by June 30th of each year covering the preceding calendar year. The report must include an audited financial statement performed by an independent certified public accountant.
4. TPAs must pay a non-refundable \$200 filing fee for each annual report.
5. A TPA is subject to discipline, including revocation of its certificate of authority, if it fails to timely file its annual report.
6. BDG Benefits Design Group, Inc., failed to file its annual reports and pay the associated \$200 filing fees for calendar years 2021-2023.

## Legal Allegations

1. BDG Benefits Design Group, Inc., failed to timely file annual TPA reports by June 30th on a form prescribed by the commissioner, in violation of TEX. INS. CODE §§ 4151.205 and 4151.301(14), and 28 TEX. ADMIN. CODE § 7.1609.
2. BDG Benefits Design Group, Inc., failed to pay the annual \$200 TPA filing fee in violation of TEX. INS. CODE § 4151.206(a)(3) and 28 TEX. ADMIN. CODE § 7.1609(a).

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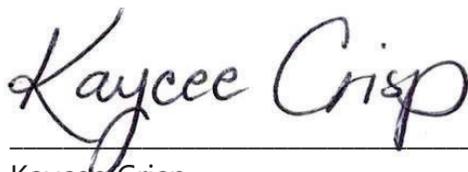
3. BDG Benefits Design Group, Inc., has willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4151.301(1).
4. BDG Benefits Design Group, Inc., has willfully violated a commissioner rule, as contemplated by TEX. INS. CODE § 4151.301(10).

### Relief Sought

TDI seeks the following relief:

1. revocation of your TPA certificate of authority;
2. an order mandating you cease and desist from engaging in the acts of a TPA in Texas; and
3. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,



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Kaycee Crisp  
State Bar No. 24057368  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6329 (Direct)  
(512) 490-1020 (Fax)  
Kaycee.Crisp@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF  
Rachel Cloyd, Litigation Director, Enforcement, MC: ENF

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**CERTIFICATE OF SERVICE**

I, Kaycee Crisp, certify that a true and correct copy of this *Notice of Allegations Against BDG Benefits Design Group, Inc.*, was sent by the following methods on this 25th day of November, 2024 to:

BDG Benefits Design Group, Inc.  
P.O. Box 803256  
Dallas, TX 75380-3256

Via CM/RRR No. 9214 8901 9403 8389 4979 05  
Via First Class Mail  
Via Email: jerryhurd@yahoo.com

A handwritten signature in black ink that reads "Kaycee Crisp". The signature is written in a cursive style with a large, stylized 'K' and 'C'. A horizontal line is drawn across the bottom of the signature.

Kaycee Crisp





**Shipment Confirmation  
Acceptance Notice**

**A. Mailer Action**

**Note to Mailer:** The labels and volume associated to this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 11/25/2024  
 Shipped From:  
 Name: ENF M RUIZ  
 Address: 1601 CONGRESS AVENUE  
 City: AUSTIN  
 State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

**B. USPS Action**

- Note to RSS Clerk:**
1. Home screen > Mailing/Shipping > More
  2. Select Shipment Confirm
  3. Scan or enter the barcode/label number from PS Form 5630
  4. Confirm the volume count message by selecting Yes or No
  5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
 Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0057 2831 58



CRISP/35793

**EXHIBIT**

C

Firm Mailing Book For Accountable Mail



Name and Address of Sender  
 ENF M RUIZ  
 1601 CONGRESS AVENUE  
 STE 6.900  
 AUSTIN TX 78701

- Check type of mail or service
- Adult Signature Required
  - Adult Signature Restricted Delivery
  - Certified Mail
  - Certified Mail Restricted Delivery
  - Collect on Delivery (COD)
  - Insured Mail
  - Priority Mail
  - Priority Mail Express
  - Registered Mail
  - Return Receipt for Merchandise
  - Signature Confirmation
  - Signature Confirmation Restricted Delivery

Affix Stamp Here  
 (for additional copies of this receipt).  
 Postmark with Date of Receipt.

USPS Tracking/Article Number	Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
1. 9214 8901 9403 8389 4979 05 CRISP/35793	0.69	4.85	Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling
<div style="text-align: center;">  </div>													

Postmaster, Per (Name of receiving employee)

*[Signature]*

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

PS Form 3877, January 2017 (Page 1 of 1) Complete in Ink

PSN 7530-02-000-9098 Jobid 5479552

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