

Report on Examination

of

Wesley Manor, Inc.

Orlando, FL

as of

March 31, 2024



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SCOPE OF EXAMINATION

The Florida Office of Insurance Regulation (“OIR”), Life & Health Financial Oversight unit, conducted a routine examination of Wesley Manor, Inc. d/b/a Wesley Manor, pursuant to section 651.105, Florida Statutes. The objective of the examination was to determine the extent of compliance with the provisions of Chapter 651, Florida Statutes, and Rule Chapter 690-193, Florida Administrative Code. The examination covered the period of July 1, 2019, through March 31, 2024.

COMPANY HISTORY

Wesley Manor, Inc. a Florida not-for-profit corporation, was granted a certificate of authority by the OIR to offer continuing care contracts on April 4, 1991. Wesley Manor, Inc., operates Wesley Manor, a continuing care retirement community (“CCRC”) facility located in Jacksonville, Florida, that is managed by Westminster Services, Inc., an affiliated entity.

Wesley Manor operates during the fiscal year from April 1 through March 31. As of March 31, 2024, Wesley Manor reported in its Annual Report filed with the OIR: 400 Continuing Care Units consisting of 246 Independent Living Units, 66 Assisted Living Units, 60 Skilled Nursing Units, and 28 Rental Units. As of March 31, 2024, there were 470 individuals reported residing at Wesley Manor. The facility reports, pursuant to a continuing care contract, 422 individuals which consists of 334 residents in Independent Living, 49 residents in Assisted Living and Memory Care, and 39 residents in Skilled Nursing. The facility reported 48 residents without a continuing care contract.

SUMMARY OF FINDINGS

Annual and Quarterly Filings

Finding 1:

In three instances, pursuant to section 651.026(5), Florida Statutes, and Rule 69O-193.005(3), Florida Administrative Code, Wesley Manor failed to file an Annual Report on Form OIR-A3-470 with the OIR within 120 days of the last day of the fiscal year of the provider.

Finding 2:

In five instances, pursuant to section 651.0261(1), Florida Statutes, and Rule 69O-193.005(2), Florida Administrative Code, Wesley Manor failed to file the OIR Form OIR-A3-974 within 45 days after the end of the fiscal quarter.

Notifications to the OIR

Finding 3:

In nine instances, pursuant to section 651.043(2), Florida Statutes, Wesley Manor failed to provide notification to the OIR in writing or electronically of any change in management within 10 business days.

Resident Council Required Disclosures

Finding 4:

In one instance, pursuant to section 651.091(2)(b), Florida Statutes, Wesley Manor failed to provide documentation demonstrating that a concise summary of the last examination report issued by the OIR, with references to the page numbers of the full report noting any deficiencies found by the OIR, and actions taken by the provider to rectify such deficiencies, indicating in such summary

where the full report may be inspected in the facility was posted in a prominent position in the facility which is accessible to all residents and the general public.

Finding 5:

In five instances, pursuant to section 651.091(2)(j), Florida Statutes, Wesley Manor failed to provide documentation demonstrating that a copy of each quarterly statement was delivered to the President or Chair of the Residents' Council within 30 days after the quarterly statement is filed with the OIR.

Finding 6:

In one instance, pursuant to section 651.091(2)(d), Florida Statutes, Wesley Manor failed to provide documentation to demonstrate that a notice was provided to the President or Chair of the Residents' Council within 10 business days after issuance of a final examination report by the office and include a copy of such document.

Disclosure Documents

Finding 7:

In one instance, pursuant to section 651.091(3), Florida Statutes, Wesley Manor failed to make full disclosure to the prospective resident or their legal representative of the concise summary of the last examination report issued by the OIR as outlined in section 651.091(3)(b).

Quarterly Meetings with Residents

Finding 8:

In four instances, pursuant to section 651.085(1), Florida Statutes, Wesley Manor failed to accurately report to the OIR in the Annual Report as required under section 651.026, Florida Statutes, the dates in which quarterly meetings were held during the reporting period.

Finding 9:

In one instance, pursuant to section 651.085(4), Florida Statutes, Wesley Manor failed to provide documentation demonstrating that prior to implementing an increase in the monthly maintenance fee exceeding the most recently published Consumer Price Index for All Urban Consumers, All Items, Class A Areas of the Southern Region, the designated representative of the provider explained the reasons for the increase, broken down by department cost centers, at a quarterly meeting.

Complaints

Finding 10

In one instance, pursuant to section 626.9541(1)(j), Florida Statutes, Wesley Manor failed to provide documentation demonstrating that it maintained a complete record of all complaints received since the date of the last examination. For the purposes of this requirement, a “complaint” is defined as any written communication primarily expressing a grievance.

MINIMUM LIQUID RESERVE

As of March 31, 2024, Wesley Manor had a Minimum Liquid Reserve that was funded in accordance with section 651.035, Florida Statutes.

SUMMARY OF RECOMMENDATIONS

Annual and Quarterly Filings

Findings 1 and 2: The OIR recommends that Wesley Manor submits the annual and quarterly filings within the appropriate timeframes, in accordance with section 651.026, section 651.0261, Florida Statutes, and Rule 69O-193.005, Florida Administrative Code.

Notifications to the OIR

Finding 3: The OIR recommends that Wesley Manor ensure the OIR is provided with timely information and documentation regarding managers or management companies, in accordance with the requirements of Chapter 651, Florida Statutes, and Rule Chapter 69O-193, Florida Administrative Code.

Resident Council Required Disclosures

Findings 4, 5, and 6: The OIR recommends that Wesley Manor establish adequate procedures and controls to ensure the statutory availability, distribution, and posting of reports and records are distributed to the President or Chair of the Residents' Council, in accordance with section 651.091, Florida Statutes.

Disclosure Documents

Finding 7: The OIR recommends that Wesley Manor strengthen its compliance procedures to ensure full disclosure is made to prospective residents and their legal representatives, in accordance with section 651.091, Florida Statutes.

Quarterly Meetings with Residents

Findings 8 and 9: The OIR recommends that Wesley Manor ensures that the dates of quarterly meetings with residents pursuant to section 651.085(1), Florida Statutes, are accurately reported, in accordance with section 651.026(2)(d), Florida Statutes.

Complaints

Finding 10: The OIR recommends that Wesley Manor establish adequate procedures and controls to ensure that a record of all complaints is maintained.

CONCLUSION

This Report of Examination is based upon the information provided to the OIR from Wesley Manor and additional research conducted by the OIR.

The following individuals from the Florida Office of Insurance Regulation participated in the examination: Michael Rockwell, Financial Administrator; Steven Waites, Financial Specialist; Al Garabedian, Financial Specialist.

Respectfully submitted,



Carolyn M. Morgan
Director
Life & Health Financial Oversight
Florida Office of Insurance Regulation
Date Signed: 12/4/25