

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8250-AG09-0512-091

IN THE MATTER OF:)

Consumer Driven Benefits Association of America)
a/k/a CDBA)
515 New Jersey St., Suite G)
Redlands, CA 92373)

Alliance Health Advisors, Inc.)
6830 La Jolla Blvd., #205)
La Jolla, CA 92037)

Wholesale Insurance Marketing Group)
a/k/a WIMG)
515 New Jersey St., Suite G)
Redlands, CA 92373)

Charles Nelson Boyd)
1423 W. State Street, Unit A)
Redlands, CA 92373)

Type of Action: Enforcement)

FILED
MAY 14 2009
STATE OF INDIANA
DEPT. OF INSURANCE

ORDER GRANTING

EMERGENCY CEASE AND DESIST ORDER

The Commissioner of the Indiana Department of Insurance (“Commissioner”), having reviewed the Enforcement Division’s Motion for Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

FINDINGS OF FACT

1. The Department of Insurance (“Department”) is authorized to regulate the practice of insurers in Indiana under Indiana Code 27-1 et seq.

2. The Department may hold disciplinary hearings in accordance with Indiana Code 4-21.5-3 and 4.

3. Respondents are not now, nor have they ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

4. The Consumer Protection Unit of the Indiana Department of Insurance has received a complaint against the Respondents. The complaint indicates Respondents are soliciting and/or selling insurance or a discount health plan to Indiana residents.

CONCLUSIONS OF LAW

5. An emergency exists in that Respondents continue to act as an insurer and/or a discount medical program organization in Indiana without being authorized to transact business in Indiana or registering with the Department.

6. An emergency exists in that Indiana citizens are in danger of purchasing said unregistered "health plans," which will likely lead to unpaid claims.

7. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code 4-21.5-4-2(a).

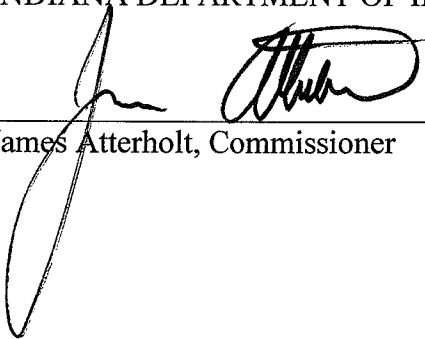
ORDER

It is, therefore, ORDERED, that Respondents must CEASE AND DESIST from acting as insurers and/or a discount medical program organizations, from holding themselves out as such, or otherwise transacting insurance business in Indiana, or otherwise violating in any way the insurance laws of Indiana.

Pursuant to Indiana Code 4-21.5-4-2, this order remains effective for 90 days commencing on the date this order is issued.

Respondents are hereby notified of their right to a hearing concerning this order as quickly as practicable under Indiana Code 4-21.5-4-4.

INDIANA DEPARTMENT OF INSURANCE



James Atterholt, Commissioner

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