

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER of INSURANCE

CAUSE NUMBER: 9181-CO10-0330-004

IN THE MATTER OF:)

Metropolitan Business Alliance)
d/b/a National Association of Business Leadership)
2 Changebridge Rd, W Building)
Montville, NJ 07045)

Kevin R. Dunn)
C/O Metropolitan Business Alliance)
2 Changebridge Rd, W Building)
Montville, NJ 07045)

Viking Administrators, LLC)
5021 Kingston Pike, Suite 6-355)
Knoxville, TN 37919)

CEO Clubs, Inc)
15 Broad Street, Suite 1120)
New York, NY 10005)

Association for Independent Managers, Inc.)
1384 54th Ave NE)
St. Petersburg, FL 33703)

Gary Bastie)
c/o Association for Independent Managers, Inc.)
1384 54th Ave NE)
St. Petersburg, FL 33703)

Jack Winebrenner)
c/o Association for Independent Managers, Inc.)
1384 54th Ave NE)
St. Petersburg, FL 33703)

FILED

MAR 31 2010

STATE OF INDIANA
DEPT. OF INSURANCE

Integrated Insurance Marketing, Inc.
d/b/a AIM Health Plans, Inc.
1145 Highbrook, Suite 411
Akron, OH 44301

Louis Deluca
1106 Smith Ridge Rd
New Canaan, CT 06840

Gary Karns
1618 Boettler Rd
Uniontown, OH 44685

William Worthy
44 Morgan Place Dr.
Isle of Palms, SC 29451

Worldwide Family Benefits Association
c/o George Katosic & Associates
300 N. Coit Rd., Suite 350
Richardson, TX 75080

Star Group UK, LTD
1 Melrose Drive
Southall, England UB1 3QA
United Kingdom

Type of Action: Enforcement

FILED

MAR 31 2010

STATE OF INDIANA
DEPT. OF INSURANCE

ORDER GRANTING

EMERGENCY CEASE AND DESIST ORDER

The Acting 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. Respondent Metropolitan Business Alliance d/b/a National Association of Business Leadership is not now, nor has it ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.
4. Respondent Kevin R. Dunn is not now, nor has he ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.
5. Respondent Viking Administrators, LLC is not now, nor has it ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.
6. Respondent CEO Clubs, Inc. is not now, nor has it ever been, authorized licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.
7. Respondent Association for Independent Managers, Inc. is not now, nor has it ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

8. Respondent Gary Bastie is not now, nor has he ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

9. Respondent Jack Winebrenner is not now, nor has he ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

10. Respondent Integrated Insurance Marketing is not now, nor has it ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

11. Respondent Louis Deluca is not now, nor has he ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

12. Respondent Gary Karns is not currently authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

13. Respondent William Worthy is not currently authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

14. Respondent Worldwide Family Benefits Association is not now, nor has it ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

15. Respondent Star Group UK is not now, nor has it ever been, authorized, licensed or registered by the Indiana Department of Insurance to transact any kind of insurance business whatsoever.

16. Respondents have engaged in the sale of insurance products to at least 474 Indiana residents.

CONCLUSIONS OF LAW

1. An emergency exists in that Respondents have misrepresented, and continue to misrepresent, to Indiana consumers that they have purchased, or are purchasing, health insurance underwritten by Phoenix Insurance Company.

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

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

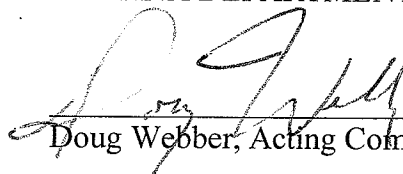
ORDER

It is, therefore, ORDERED that Respondents must CEASE AND DESIST from acting as a health insurance provider, 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



Doug Webber, Acting Commissioner

Distribution to:

Nikolas P. Mann, Attorney
Enforcement Division
Indiana Department of Insurance
311 W. Washington St., Suite 300
Indianapolis, IN 46204

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d/b/a National Association of Business Leadership
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STATE OF INDIANA
DEPT. OF INSURANCE

MOTION FOR EMERGENCY CEASE AND DESIST ORDER

The Enforcement Division of the Indiana Department of Insurance, pursuant to Indiana Code 4-21.5-4, Indiana Code 27-1-34-1 *et seq.* and Indiana Code 27-4-5 *et seq.*, files its Motion for an Emergency Cease and Desist Order against Metropolitan Business Alliance, d/b/a National Association of Business Leadership, Kevin R. Dunn, Viking Administrators, CEO Clubs, the Association for Independent Managers, Gary Bastie, Jack Winebrenner, Integrated Insurance Marketing d/b/a AIM Health Plans, Inc., Louis Deluca, William Worthy, Worldwide Family Benefits Association, and Star Group UK (collectively "Respondents") and states:

1. The Metropolitan Business Alliance, LLC d/b/a the National Association of Business Leadership (“NABL”) is a North Carolina corporation with a principal address of 2 Changebridge Rd, West Bldg, Suite 203, Montville, NJ 07045. According to documents filed with the South Carolina Office of the Secretary of State, the manager is Kevin R. Dunn.

2. NABL does not hold a certificate of authority, producer’s license or any other registration or license from the Department authorizing NABL to engage in the business of insurance in Indiana.

3. Kevin R. Dunn does not hold a producer’s license or any other registration or license authorizing him to engage in the business of insurance in Indiana.

4. Viking Administrators, LLC (“Viking”) is a Tennessee corporation with a principal address of 5201 Kingston Pike, Suite 6-355, Knoxville, TN 37919.

5. Viking does not hold a certificate of authority, producer’s license or any other registration or license from the Department authorizing Viking to engage in the business of insurance in Indiana.

6. CEO Clubs, Inc. (“CEO Clubs”) is a New York corporation with a principal address of 15 Broad St., New York, New York, 10005.

7. CEO Clubs does not hold a certificate of authority, producer’s license or any other registration or license from the Department authorizing CEO Clubs to engage in the business of insurance in Indiana.

8. The Association for Independent Managers, Inc. (“AIM”) is a Florida corporation with a principal address of 1384 54th Ave NE, St. Petersburg, FL 33703. According to

documents filed with the Florida Department of State, Gary Bastie is the registered agent and Jack Winebrenner is the Chairman of the Board of Directors.

9. AIM does not hold a certificate of authority, producer's license, or any other registration or license from the Department authorizing AIM to engage in the business of insurance in Indiana.

10. Gary Bastie does not hold a producer's license or any other registration or license to authorize him to engage in the business of insurance in Indiana.

11. Gary Bastie is listed as a defendant in a pending case before the United States District Court for the District of Nevada, CV-N-03-0119-HDM-VPC, wherein he and his fellow defendants are on trial regarding the sale of fraudulent insurance products.

12. Jack Winebrenner does not hold a producer's license or any other registration or license to authorize him to engage in the business of insurance in Indiana.

13. In September of 2005, Winebrenner's resident state of Florida ordered that his license and his eligibility for licensure be surrendered and that such surrender would have the "same force and effect as a revocation" due to his sale of unauthorized insurance.

14. Integrated Insurance Marketing, Inc. d/b/a AIM Health Plans, Inc. ("AIM Health Plans") is an Ohio corporation with a principal address of 1145 Highbrook, Suite 411, Akron, OH 44301. According to documents filed with the Ohio Secretary of State, the authorized representatives of the company are Louis Deluca and Gary Karns.

15. Louis Deluca does not hold a producer's license or any other registration or license to authorize him to engage in the business of insurance in Indiana.

16. Gary Karns does not currently hold a producer's license or any other registration or license to authorize him to engage in the business of insurance in Indiana. Mr. Karns did hold Indiana producer's license number 303534N, but failed to renew his license in 2001. Mr. Karns lists himself as the National Sales Manager for AIM Health Plans.

17. William Worthy is a resident of South Carolina who formerly held Indiana producer's license number 425169. Said license was revoked by order of the Commissioner on April 21, 2006 under cause number 2245-AG06-0103-163. Worthy was also ordered to pay a fine of \$10,000. To date, the fine remains unpaid.

18. Worthy's producer's licenses have also been revoked in South Carolina, Ohio, Tennessee, Alabama, Kentucky, and Massachusetts relating to the sale of unauthorized insurance products.

19. Worldwide Family Benefits Association ("WFBA") is an Arizona corporation with an unknown principal address. In documents filed with the Arizona Corporation Commission, the contact is listed as George R. Katosic & Associates, 300 M [sic] Coit Rd, Ste 350, Richardson, TX 75080.

20. WFBA does not hold a certificate of authority, producer's license, or any other registration or license from the Department that authorizes WFBA to engage in the business of insurance in Indiana.

21. Star Group UK, LTD ("Star Group") is a private limited company in the United Kingdom with a principal address of 1 Melrose Drive, Southall, England UB1 3QA. The company secretary and first director is Ms. Arifa Raheem.

22. Star Group does not hold a certificate of authority, producer's license, or any other registration or license from the Department that authorizes Star Group to engage in the business of insurance in Indiana.

23. Worthy, through NABL, AIM, AIM Health Plans and CEO Clubs, has promoted the sale of limited benefit medical plans purportedly underwritten by Phoenix Insurance Company ("Phoenix") and Star Group under policy number "123740-SK" issued to either NABL or WFBA.

24. Documents obtained by the Department, including e-mail exchanges between Worthy and the principals of NABL, AIM, AIM Health Plans and CEO Clubs, show that Worthy is providing direction to the other Respondents and is clearly in charge of the entire operation.

25. NABL, AIM, AIM Health Plans and CEO Clubs have enrolled at least 474 Indiana residents in these limited benefit medical plans.

26. Members of these associations are directed to send claims to Viking for payment. In this manner, Viking is operating as a third party administrator ("TPA") for the medical plans.

27. Christine Palmieri, 2nd Vice-President for Market Regulation at Phoenix (NAIC # 25623), has provided an affidavit to state regulators stating that:

- (1) Phoenix has no record of issuing a policy number 123740-SK.
- (2) Phoenix has no record of issuing a policy to Respondents.
- (3) Phoenix has no association with Star Group.

28. An emergency exists in that Respondents are misrepresenting to Indiana consumers that they are offering medical benefits underwritten by Phoenix.


29. An emergency exists in that Respondent Worthy has a history of engaging in unauthorized insurance activity.

30. An emergency exists in that Respondents intend to continue to sell these products which amount to fraudulent insurance to the detriment of Indiana consumers.

31. Under Indiana Code 4-21.5-4-2(a)(1), the Commissioner may, in an emergency, issue orders without notice or an evidentiary proceeding. Upon issuance of an emergency order, the Respondent may request a hearing as quickly as practicable under Indiana Code 4-21.5-4-4.

32. Respondents should be required to cease to transact any kind of insurance business until the Department can be sure that they can practice in a legal, reasonable and responsible manner.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against all Respondents under Indiana Code 4-21.5-4-2, and for all other necessary and proper relief.



Nikolas P. Mann
Attorney No. 26665-29

Indiana Department of Insurance
Enforcement Division
311 West Washington Street, Suite 300
Indianapolis, IN 46204-2787
(317) 233-9431-telephone
(317) 234-2103-facsimile

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the above-captioned Respondents by United States first class mail, postage prepaid, this 31st day of MARCH, 2010.

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d/b/a National Association of Business Leadership
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