

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER of INSURANCE

CAUSE NUMBER: 10468-CO11-0712-010

IN THE MATTER OF: )

American Healthcare Plans, Inc. )  
d/b/a American Health )  
1314 E. Las Olas Blvd, Suite 721 )  
Ft. Lauderdale, FL 33301 )

Steven Dorfman )  
c/o American Healthcare Plans, Inc. )  
1314 E. Las Olas Blvd, Suite 721 )  
Ft. Lauderdale, FL 33301 )

Type of Action: Enforcement )

**FILED**

JUL 14 2011

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. Respondent American Healthcare Plans, 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.

4. Respondent Steven Dorfman 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. Respondents have engaged in the sale, solicitation and/or negotiation of a product represented to be insurance to Indiana consumer Nancy McShane.

6. Respondents have not made readily available the name(s) of the insurance company or companies for whom they are soliciting, calling into question whether or not the insurance products offered are genuine and legitimate.

#### **CONCLUSIONS OF LAW**

1. An emergency exists in that Respondents have engaged in the sale, solicitation, and/or negotiation of a product represented to be insurance in the State of Indiana without license to do so.

2. 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 an insurance producer or company, 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

A handwritten signature in black ink that reads "Stephen W. Robertson". The signature is written in a cursive style and is positioned above a horizontal line.

Stephen W. Robertson,  
Commissioner

Distribution to:

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Indiana Department of Insurance  
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Miami, FL 33145

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**FILED**

JUL 13 2011

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 American Healthcare Plans, Inc. and Steven Dorfman (collectively “Respondents”) and states:

1. American Healthcare Plans, Inc. is a Florida corporation with a reported address of 1314 E. Las Olas Blvd, Suite 721. The Department has learned that the address is the site of a mailbox rental establishment, and Suite 721 is, in fact, mailbox number 721. According to documents filed with the Florida Department of State, Division of Corporations, the President of the company is Steven Dorfman.

2. American Healthcare Plans, Inc. offers insurance products via their website, ahconline.com, to consumers in Indiana and elsewhere. Specifically, on the website’s “About

Us” page, American Healthcare Plans, Inc. refers to itself as a “health insurance company” that “offer(s) a wide variety of plans, including: \*Individual; \*Family; \*Small and Large Business.”

3. American Healthcare Plans, Inc. does not now hold, nor has it ever held, a producer’s license, certificate of authority, or any other license or certificate authorizing the company to engage in the business of insurance in this State.

4. Steven Dorfman does not now hold, nor has he ever held, a producer’s license or any other license authorizing him to engage in the business of insurance in this State.

5. On or around June 28, 2011, American Healthcare Plans, Inc. sold a healthcare plan to Indiana resident Nancy McShane.

6. An emergency exists in that Respondents are selling, soliciting, and/or negotiating the sale of insurance in Indiana without any license to do so.

7. An emergency exists in that Respondents do not make readily available the name(s) of the insurance company or companies for whom they are soliciting, calling into question whether or not the insurance products offered are genuine and legitimate.

8. 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.

9. 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 Respondents under Indiana Code 4-21.5-4-2, and for all other necessary and proper relief.



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Nikolas P. Mann  
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Enforcement Division  
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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 13<sup>th</sup> day of July, 2011.

American Healthcare Plans, Inc.  
1314 E. Las Olas Blvd, Suite 721  
Ft. Lauderdale, FL 33301

Steven Dorfman  
c/o American Healthcare Plans, Inc.  
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1820 SW 22<sup>nd</sup> St.  
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*Registered Agent for Respondents*



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