

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Assurance Protection Group )  
 AKA APG corp. )  
 P.O. Box 1651 )  
 Van Buren, AR 72957 )  
 )  
 No License )  
 )  
 Type of Action: Enforcement )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE  
 Cause Number: 17007-AG18-0308-028

**FILED**

APR 06 2018

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 duly advised, now finds and orders as follows:

**FINDINGS OF FACT**

1. The Department of Insurance (“Department”) is authorized to regulate the practice of insurers and producers in Indiana under Indiana Code § 27-1 *et seq.*
2. Respondent does not hold any license, certificate of authority, or any other authorization required by law to engage in the business of insurance in the State of Indiana.
3. The Department has found that Respondent is holding itself out as a company in the business of insurance in Indiana and transacting business of insurance by selling what appear to be automobile insurance policies and fraudulently collecting premium for nonexistent policies.
4. Respondent’s conduct in engaging in the business of insurance without a certificate of authority is a violation of Indiana insurance law, and is harmful to consumers.

5. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

### CONCLUSIONS OF LAW

1. An emergency exists in that Respondent is holding itself out as a company in the business of insurance in Indiana without a certificate of authority, in violation of Indiana Code § 27-1-3-20, which states, in part, that no company shall transact any business of insurance or hold itself out as a company in the business of insurance in Indiana until it shall have received a certificate of authority.
2. An emergency also exists in that the unlicensed company is engaging in conduct harmful to consumers, by fraudulently collecting premium for nonexistent policies.
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), and this Emergency Order is so issued.
4. This Emergency Order also satisfies the requirements of Indiana Code § 4-21.5-4-2(b).
5. Findings of Fact that are properly stated as Conclusions of Law are incorporated herein.


### ORDER

It is hereby **ORDERED** that Respondent, Assurance Protection Group (aka APG, corp.), must immediately cease and desist from selling, soliciting, and negotiating insurance in Indiana without a license. Pursuant to Indiana Code § 4-21.5-4-5(3), this Emergency Order remains effective for ninety (90) days, commencing the date this order is issued.

Under Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued. Respondent has the right to request a hearing on this Emergency Order by filing a request for hearing, and if

requested, an evidentiary hearing will be set on the matter as soon as practicable pursuant to Indiana Code § 4-21.5-4-4.

SO ORDERED this 6 day of ~~March~~ <sup>April</sup>, 2018.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

Assurance Protection Group  
P.O. Box 4651  
Van Buren, AR 72957

Erica J. Dobbs, Attorney  
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Enforcement Division  
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Indianapolis, Indiana 46204-2787  
Telephone: (317) 234-5887  
Facsimile: (317) 232-5251

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STATE OF INDIANA  
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**MOTION FOR**  
**EMERGENCY CEASE AND DESIST ORDER**

The Enforcement Division of the Indiana Department of Insurance (“Department”) files its Motion for an Emergency Cease and Desist Order against Assurance Protection Group (“Respondent”) and, in support thereof, alleges and states as follows:

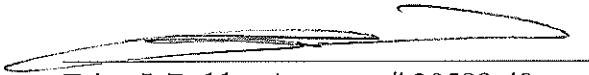
1. The Department received a complaint from an Indiana consumer (“Complainant”) who alleged that she had purchased automobile insurance from Respondent, paid premium, and received an insurance policy identification card. When Complainant subsequently suffered a loss due to a collision and attempted to make an insurance claim, she learned that the policy was fraudulent and Respondent is unreachable.
2. Complainant informed the Department that she purchased insurance coverage after calling a number found during an internet search for low automobile insurance rates, and whomever she spoke to referred her to Respondent.
3. Complainant paid \$813.17 to Respondent for twelve (12) months of insurance coverage and received a receipt and policy identification card in exchange.

4. Respondent does not hold a certificate of authority, producer's license, or any other authorization from the Department to engage in the business of insurance in Indiana in any way.
5. A review of the records kept by the Business Services Division of the Indiana Secretary of State shows no record of Respondent being registered to conduct business in the State of Indiana.
6. Respondent is holding itself out to be an insurer in Indiana, soliciting consumers to purchase what appear to be auto policies, and fraudulently collecting payments for non-existent policies.
7. Indiana Code § 27-1-3-20 is an insurance law, which states, in part, that no company shall transact any business of insurance or hold itself out as a company in the business of insurance in Indiana until it shall have received a certificate of authority as prescribed by law.
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, Respondent may request a hearing under Indiana Code § 4-21.5-4-4, to be set as quickly as practicable.
9. An emergency exists in that Respondent has been holding itself out as a company in the business of insurance in Indiana and transacting the business of insurance in Indiana without a certificate of authority, which violates an Indiana insurance law and is harmful to Indiana consumers.

10. Respondent should be required to cease and desist from transacting any kind of insurance business or soliciting the sale of insurance until they have met the requirements of Indiana Code § 27-1-3 *et seq.* and gained a proper certificate of authority.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against Respondent under Indiana Code § 4-21.5-4-2(a)(1), and for all other relief just and proper in the premises.

Respectfully Submitted,



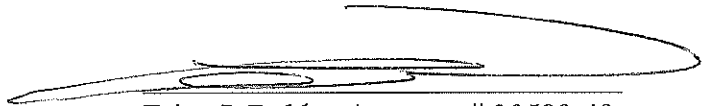
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311 West Washington Street, Suite 103  
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**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing has been served upon Respondent at the address listed below by U.S. first class mail, postage prepaid, this 6<sup>th</sup> day of April, 2018.

Assurance Protection Group  
P.O. Box 1651  
Van Buren, AR 72957



Erica J. Dobbs, Attorney # 30588-49  
Enforcement Division