

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of Financial and Insurance Regulation**

**In the matter of:**

**American Trade Association, and  
Serve America Assurance, Ltd.,**

**Enforcement Case No. 09-7518**

**Respondents.**

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Issued and entered  
on 4/22/10 2010  
by **Stephen R. Hilker**  
Chief Deputy Commissioner

**FINAL ORDER**

1. On December 14, 2009, the Chief Deputy Commissioner issued an Order to Cease and Desist ("Order") pursuant to Section 251 of the Michigan Insurance Code, ("Code"), MCL 500.251. Said Order advised Respondent American Trade Association ("ATA") and Respondent Serve America Assurance, Ltd., ("SAA") that it may contest the Order by requesting a hearing within 30 days after the Order was mailed.
2. On December 18, 2009, the Order was served upon ATA via certified mail receipt, return receipt requested to ATA's last known address.
3. On February 18, 2010, the Order was mailed to SAA via United States registered mail to SAA's last known address.
4. ATA performed acts in violation of the Code when it:
  - a. Operated in Michigan as an unlicensed insurance agency.
  - b. Marketed with an unlicensed insurance company, SAA, to offer Michigan residents Accident and Healthcare benefits.

- c. Solicited and sold healthcare benefits to Michigan residents through the use of facsimile marketing, and its [www.myatabenefits.com](http://www.myatabenefits.com) website.
  - d. Issued and delivered contracts of insurance and certificates of insurance indicating insurance coverage by ATA.
  - e. Provided residents with false and misleading statements regarding its benefits and cancellation terms.
  - f. Unlawfully collected a minimum of \$2,261.00 in premium.
5. SAA performed acts in violation of the Code when it:
- a. Operated in Michigan as an unlicensed insurer.
  - b. Marketed with an unlicensed insurance agent, ATA, to offer Michigan residents Accident and Healthcare benefits.
  - c. Solicited and sold healthcare benefits to Michigan residents through the use of ATA's facsimile marketing, ATA's website, [www.myatabenefits.com](http://www.myatabenefits.com), and through its website, [www.serveamericalltd.com](http://www.serveamericalltd.com).
  - d. Issued and delivered contracts of insurance and certificates of insurance indicating insurance coverage by ATA and/or SAA.
  - e. Provided residents with false and misleading statements regarding its benefits and cancellation terms.
  - f. Unlawfully collected a minimum of \$2,261.00 in premium monies from Michigan residents, through its unlicensed agent, ATA.
6. Since being served with the Order on December 18, 2009, ATA has knowingly violated the Order by continuing to attempt to sell, solicit, and negotiate health insurance coverage in the State of Michigan and through its website, [www.myatabenefits.com](http://www.myatabenefits.com).

7. On March 8, 2010, an Order for Civil Fine and Order to Cease and Desist (“Order for Civil Fine”) was issued against Respondents.
8. On March 11, 2010, the Order for Civil Fine was served upon ATA via certified mail, return receipt request to ATA’s last known address.
8. Respondents failed to request a hearing to contest the Order for Civil Fine as provided for in section 251 of the Code, MCL 500.251.
9. NOW THEREFORE, it is ORDERED that the Order issued December 18, 2009, and the Order for Civil Fine issued March 8, 2010, shall be and now are FINAL.

OFFICE OF FINANCIAL AND  
INSURANCE REGULATION

  
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Stephen R. Hilker  
Chief Deputy Commissioner

