

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

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

**Real Benefits Association, and
American Consumers Insurance,**

Enforcement Case No. 09-7339

Respondents.

Issued and entered
on 2/19, 2010
by **Stephen R. Hilker**
Chief Deputy Commissioner

FINAL ORDER

WHEREAS, Office of Financial and Insurance Regulation Staff ("OFIR Staff") has found that Respondent Real Benefits Association ("RBA") operated an unlicensed health insurance agency with locations in New York, New York; Basking Ridge, New Jersey; and Little Rock, Arkansas and on the website www.rbausa.com, and

WHEREAS, OFIR Staff has found that Respondent American Consumers Insurance ("ACI") operated as an unlicensed health insurance carrier at 1489 West Palmetto Park Road, Suite 360, Boca Raton, Florida 33486 and 700 West Hillsboro Blvd., Suite 3-202, Deerfield Beach, Florida 33441 and on its website www.americanconsumersinsurance.com, and

WHEREAS, OFIR Staff has found that RBA has sold, solicited, and negotiated health insurance coverage and issued certificates of health insurance in the State of Michigan.

WHEREAS, OFIR Staff has found that ACI has sold, solicited, and negotiated health insurance coverage and issued certificates of health insurance in the State of Michigan.

WHEREAS, on July 2, 2009, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251). Said Order advised Respondents RBA and ACI that they may contest the Order by requesting a hearing within 30 days after the Order was mailed.

WHEREAS, on July 8, 2009, the Order was served upon Respondent via certified mail to the Respondent's last known addresses.

WHEREAS, Respondents failed to request a hearing to contest the Order as provided for in Section 251 of the Code, MCL 500.251.

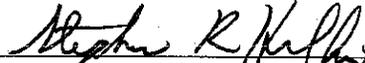
WHEREAS, on September 2, 2009, the Chief Deputy Commissioner issued a Order for Civil Fine and Further Order to Cease and Desist (hereafter "Further Order") pursuant to Section 251 of the Code. Said Order advised Respondents RBA and ACI that they shall pay \$25,000.00 as civil fine for each day that it knowingly violated the Order.

WHEREAS, on September 8, 2009, the Order was served upon Respondent via certified mail to the Respondent's last known address.

WHEREAS, Respondents failed to request a hearing to contest the Further Order as provided for in section 251 of the Code, MCL 500.251.

NOW THEREFORE, it is ORDERED that the Order issued July 2, 2009, and the Further Order issued September 2, 2009, shall be and now are FINAL.

OFFICE OF FINANCIAL AND
INSURANCE REGULATION



Stephen R. Hilker
Chief Deputy Commissioner