

BRIAN SANDOVAL
Governor

STATE OF NEVADA

C.J. MANTHE
Director



BARBARA D. RICHARDSON
Commissioner

DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103
Carson City, Nevada 89706
(775) 687-0700 • Fax (775) 687-0787
Website: doi.nv.gov
E-mail: insinfo@doi.nv.gov

October 31, 2017

SENT VIA CERTIFIED MAIL

ASSURED AUTO PROTECTION
4632 South St. Peters Pkwy
St. Charles, MO 63304
CERTIFIED MAIL NO: 7017 1070 0000 8962 7926

ASSURED AUTO REPAIRS, LLC
c/o National Corporate Research, Ltd
202 South Minnesota St.
Carson City, NV 89703
CERTIFIED MAIL NO: 7017 1070 0000 8962 7933

Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada
Cause No. 17.0502

To Whom It May Concern:

Assured Auto Protection and Assured Auto Repairs, LLC ("Assured") have solicited the sale of service contracts in the State of Nevada through the use of the United States Postal Service and the internet. It is unlawful for an entity to sell or offer for sale service contracts in Nevada without first being registered with the Nevada Division of Insurance. NRS 690C.150. If Assured wishes to do business in Nevada it must submit an application for registration within 45 days of the date of this letter. In the meantime, Assured must immediately cease soliciting and selling service contracts in Nevada pursuant to the enclosed Cease and Desist Order issued by the Nevada Commissioner of Insurance.

Assured's application for registration is not a substitute for the other requirements listed in the enclosed order. Assured must still submit a complete list, including names and contact information, of those Nevadans who have purchased service contracts, and provide an immediate disclaimer on its website, social media accounts and other marketing materials, announcing that Assured's service contracts are not available in Nevada.

Please note that compliance with the directives in this letter and the Order to Cease and Desist do not guarantee that Assured will receive a certificate of registration after applying for the same. Additionally, having solicited and sold service contracts in Nevada without proper registration will subject Assured to administrative penalties and fines.

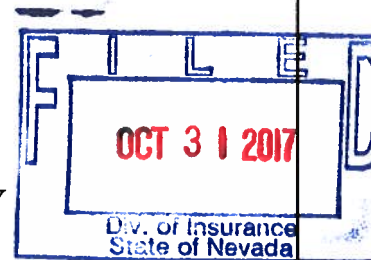
Very Truly Yours,

A handwritten signature in blue ink, appearing to read "D. R. Hall".

DAVID R. HALL, ESQ.
Insurance Counsel

Enclosure

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE



IN THE MATTER OF

CAUSE NO. 17.0502

**ASSURED AUTO PROTECTION and
ASSURED AUTO REPAIRS, LLC,**

Respondents.

ORDER TO CEASE AND DESIST

The State of Nevada, Department of Business and Industry, Division of Insurance
("Division") sends greetings to:

ASSURED AUTO PROTECTION
4632 S. St. Peters Pkwy.
St. Charles, MO 63304
Assuredusa.com

ASSURED AUTO REPAIRS, LLC
c/o National Corporate Research, Ltd.
202 S. Minnesota St.
Carson City, NV 89703

It is unlawful for corporations and/or persons to provide, issue, sell, or offer for sale, service contracts within the State of Nevada without first obtaining a proper certificate of registration from the Division pursuant to Chapter 690C of the Nevada Revised Statutes ("NRS"). NRS 690C.150. The Commissioner of Insurance ("Commissioner") has exclusive jurisdiction to regulate, enforce or effect full compliance with regard to the insurance code of the State of Nevada, including NRS Chapter 690C. NRS 679B.120 and NRS 679B.130.

The Division has received and verified, credible information that ASSURED AUTO PROTECTION and ASSURED AUTO REPAIRS, LLC ("ASSURED") have provided, issued, sold, or offered for sale, service contracts within the State of Nevada through the use of the United States Postal Service and the website assuredusa.com without first obtaining a proper certificate of registration pursuant to NRS 690C.150. See Exhibits A and B.

WHEREAS, ASSURED'S conduct is injurious to the rights and interests of the public or policyholders in Nevada, and emergency action is imperatively required.

WHEREAS, ASSURED may request a hearing regarding the instant Order in accordance with the provisions of NRS 679B.310.

1 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, ASSURED IS
2 HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM PROVIDING,
3 ISSUING, SELLING, OR OFFERING FOR SALE, SERVICE CONTRACTS WITHIN THE
4 STATE OF NEVADA.

5 IT IS FURTHER HEREBY ORDERED THAT ASSURED SHALL, within fifteen (15)
6 days of receipt of this order, furnish to the Division a complete listing, including contact
7 information, of all Nevada residents who have purchased any service contract, insurance or
8 insurance-related product from ASSURED.

9 IT IS FURTHER HEREBY ORDERED THAT ASSURED SHALL ADMINISTER the
10 service contracts existing in the State of Nevada and pay all legitimate claims now owing, and
11 shall work with the Division to resolve any existing or future consumer complaints.

12 IT IS FURTHER HEREBY ORDERED THAT ASSURED SHALL immediately
13 provide a disclaimer and/or disclosure on its internet website, marketing materials, written
14 communications and through oral communication, indicating that its service contracts and any
15 other services are not available to persons or entities in the State of Nevada.

16 FURTHER, ASSURED IS HEREBY NOTIFIED that the Commissioner may, after
17 notice and opportunity to be heard, impose all of the following administrative fines:

- 18 • NRS 690C.120(1)(b), NRS 679B.185(1), fines of \$10,000 for each act or
19 violation;
- 20 • NRS 690C.330, fines of \$10,000 for similar violations;
- 21 • NRS 690C.120(1)(f), NRS 686A.030, NRS 686A.183(1)(a), fines of \$5,000 per
22 violation;
- 23 • NRS 690C.120(1)(f), NRS 686A.040, NRS 686A.183(1)(a), fines of \$5,000 per
24 violation.

25 FURTHER, ASSURED IS HEREBY NOTIFIED that if ASSURED has information that
26 will alter this Cease and Desist Order, or if they have any questions regarding this matter, they
27 may contact David Hall, Insurance Counsel, at 1818 East College Pkwy., Suite 103, Carson
28 City, Nevada 89706; by telephone, (775) 687-0708; or by email, dhall@doi.nv.gov.

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IT IS SO ORDERED this 31st day of October, 2017.



BARBARA D. RICHARDSON
Commissioner of Insurance

4632 S ST Peters Pkwy
St. Charles, MO 63304

**Assured Auto Protection
Vehicle Document Notice
Personal and Confidential**

Customer ID: REDACTED by NV DOI
Notification Date: 01/07/2017

RESPONSE TO THIS NOTICE REQUESTED

Contact Phone: 1-888-526-6248

To
The
Order
Of

REDACTED by NV DOI

REDACTED by NV DOI

Call to verify the below information
Read below for more information

Reno, NV 89521-2930



0005968-21L

IMMEDIATE RESPONSE REQUESTED

Notice Date: 01/07/2017

Customer ID: REDACTED by NV DOI
Coverage: AVAILABLE
Respond By: 01/28/2017

Attention: REDACTED by NV DOI

Our records indicate that you have not contacted us to have your vehicle service contract activated. We are informing you that if your factory warranty has expired, you will be responsible for paying for any repairs. However, if expired, you can still activate a service contract on your vehicle before it's too late.

Please call 1-888-526-6248 today.

SUMMARY OF TERMS

	3/36	4/48	4/100	5/75	5/100	6/100	7/125
Approved	TBD	TBD	TBD	TBD	TBD	TBD	TBD
IMPORTANT VEHICLE PROTECTION INFORMATION							
Coverage Explanation:				Platinum Program: Engine, Transmission, Transfer Unit of 4X4, Drive Axle Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, GPS, Power Windows, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts			
REQUESTING 1. EXTENSION THROUGH 2023 2. UP TO OR ADDITIONAL 125K MILES 3. PLATINUM/POWERTRAIN				AAP is an independent nationwide company marketing vehicle service contracts on behalf of leading third party administrators. Programs may vary depending on vehicle use, mileage, state and pre existing conditions. AAP is not affiliated with any auto dealer or manufacturer. All claims must be pre-authorized before repairs are made.			
PHONE: 1-888-526-6248				PLEASE RESPOND WITHIN 5 DAYS			

Operating Hours: M - F 8:00 - 7:00 CST, Sat 9:30 am -2:00 pm CST

**EXHIBIT A
Page 1 of 1**



Assured Auto Protection
 4632 South Saint Peters Parkway
 Saint Charles, MO 63304
 Toll Free: (888) 346-7255



PEACE OF MIND

Assured Auto Protection's preferred carrier for Vehicle Service Contracts is Marathon Group of O'Fallon, Illinois. More information can be found on their website:

<http://www.marathongroup.com/>

COVERAGE BENEFITS



NATIONWIDE COVERAGE

