

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

CARSHIELD, LLC;
CARSHIELD
333 Mid Rivers Mall Drive
St. Peters, MO 63376

SENT VIA CERTIFIED MAIL:
7017 1070 0000 8962 7964

**Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada
Cause No. 17.0505**

To Whom It May Concern:

Carshield, LLC/Carshield ("Carshield") has 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 Carshield 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, Carshield 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.

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

Very Truly Yours,

A handwritten signature in blue ink, appearing to read "DR Hall", written over a white background.

DAVID R. HALL, ESQ.
Insurance Counsel

Enclosure

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE



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4 IN THE MATTER OF CAUSE NO. 17.0505
5 **CARSHIELD, LLC; CARSHIELD,**
6 **Respondents.**

7 _____ /
8 **ORDER TO CEASE AND DESIST**

9 The State of Nevada, Department of Business and Industry, Division of Insurance
10 (“Division”) sends greetings to:

11 CARSHIELD, LLC and
12 CARSHIELD
13 333 Mid Rivers Mall Drive
14 St. Peters, MO 63376
15 carshield.com

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

22 The Division has received and verified, credible information that CARSHIELD, LLC
23 and CARSHIELD (“CARSHIELD”) have provided, issued, sold, or offered for sale, service
24 contracts within the State of Nevada through the use of the United States Postal Service and the
25 website carshield.com without first obtaining a proper certificate of registration pursuant to
26 NRS 690C.150. See Exhibits A and B.

27 WHEREAS, CARSHIELD’S conduct is injurious to the rights and interests of the public
28 or policyholders in Nevada, and emergency action is imperatively required.

WHEREAS, CARSHIELD 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, CARSHIELD 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 CARSHIELD SHALL, within fifteen
6 (15) 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 CARSHIELD.

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

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

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

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5 BARBARA D. RICHARDSON
6 Commissioner of Insurance
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CarShield
 333 Mid Rivers Mall Drive
 St. Peters, MO 63376

Contact Phone: 1-800-303-5717

Customer ID: REDACTED by NV DOI
 Notice Date: 4/25/17

Call to verify the below information
 Read below for more information

RESPONSE TO THIS NOTICE REQUESTED

To
 The REDACTED by NV DOI
 Order
 Of
 Reno NV 89521-7816



IMMEDIATE RESPONSE REQUESTED

Customer ID : REDACTED by NV DOI
 Coverage: AVAILABLE
 Respond By: 5/11/2017

Notice Date: 4/25/17

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 any repairs. However, if expired, you can still activate a service contract on your vehicle before it's too late.

Please call 1-800-303-5717 today.

SUMMARY OF TERMS

	3/36	4/48	4/100	5/75	5/100	6/100	7/125
Approval	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 and Rear Suspension, Steering, Air Conditioning Unit, GPS, Power Windows, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts			
REQUESTING:				CarShield 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 preexisting conditions. CarShield is not affiliated with any auto dealer or manufacturer. All claims must be pre authorized before repairs are made.			
1. PROTECTION THROUGH 2023							
2. UP TO OR ADDITIONAL 125K MILES							
3. PLATINUM POWERTRAIN							
PHONE: 1-800-303-5717				PLEASE RESPOND BY: 5/11/2017			

Operating hours: Mon - Fri 7 a.m. - 10 p.m. CST, Sat 8 a.m - 6 p.m. CST, Sun 8 a.m - 5 p.m. CST

Se Habla Español 1-800-422-5036

SRB SW M 74138

CarShield
333 Mid Rivers Mall Drive
St. Peters, MO 63376

Contact Phone: 1-800-303-5715

Customer ID: REDACTED by NV DOI
Notice Date: 4/11/17

Call to verify the below information
Read below for more information

RESPONSE TO THIS NOTICE REQUESTED

To
The REDACTED by NV DOI
Order
Of
Reno NV 89521-2930



IMMEDIATE RESPONSE REQUESTED

Customer ID : REDACTED by NV DOI
Coverage: AVAILABLE
Respond By: 4/27/2017

Notice Date: 4/11/17

Attention: REDACTED by NV DOI

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Please call 1-800-303-5715 today.

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PHONE: 1-800-303-5715	PLEASE RESPOND BY: 4/27/2017						

Operating hours: Mon - Fri 7 a.m. - 10 p.m. CST, Sat 8 a.m - 6 p.m. CST, Sun 8 a.m - 5 p.m. CST

Se Habla Español 1-800-422-5036

SRB SW M 48833

Nevada Division of Insurance x CarShield - USA's #1 Auto P... x NRS: CHAPTER 686A - TRAC... x

CarShield LLC US9 https://carshield.com

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CarShield

HOW IT WORKS PROTECTION PLANS WHY CARSHIELD? CAREERS SUPPORT

EN ESPAÑOL

1-800-974-9385 GET FREE QUOTE

Get your vehicle covered by the ultimate in extended vehicle service protection before it's too late.

Tell Us About Your Vehicle & Yourself

Your Vehicle Information **Your Contact Information**

Select Year ▼ Enter first name (required)

Select Make ▼ Enter last name (required)

Select Model ▼ Enter telephone number (required)

A Current Mileage: 15000 miles Enter email (required)

Enter zip/city Enter Promo Code

How'd You Hear About U

1:45 PM 10/10/2017