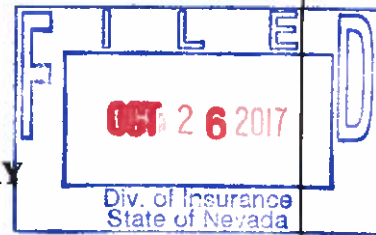


STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE



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**ASSURANCE PROTECTION GROUP
aka APG CORP. and
HOUSTON BECKHAM
PO Box 1651
Van Buren, AR 72957.**

Respondents.

CAUSE NO. 17.0325

**ORDER TO CEASE AND DESIST
AND
NOTICE OF OPPORTUNITY FOR ADMINISTRATIVE HEARING**

The Commissioner of Insurance (“Commissioner”) has exclusive jurisdiction to regulate insurance in the State of Nevada pursuant to Nevada Revised Statute (“NRS”) 232.825.2 and Title 57 of the NRS (“Insurance Code”).

Pursuant to NRS 685B.010, persons and insurers who engage in acts constituting transaction of insurance and who are not authorized to transact insurance in Nevada, come under the jurisdiction of the Commissioner to regulate, enforce or effect full compliance with regard to the insurance laws of the State of Nevada.

The State of Nevada, Department of Business and Industry, Division of Insurance (“Division”) has received information confirmed through an investigation by the Division, indicating that Assurance Protection Group aka APG Corp. and Houston Beckham (hereinafter collectively “Respondents”) have engaged in the unauthorized transaction of insurance by falsely presenting themselves to be a Nevada authorized property and casualty insurance company, soliciting Nevada consumers to purchase what deceptively appears to be auto, property and casualty policies, fraudulently collecting payments for non-existent policies and other acts constituting transaction of insurance pursuant to NRS 685B.030. Such transactions are in violation of the Insurance Code, including NRS 680A.060, and the provisions of chapters 685B and 686A. Pursuant to NRS 685B.087, any insurer that transacts any unauthorized

1 insurance business as set forth in NRS 685B.030 is guilty of a category B felony and shall be
2 punished as provided in NRS 193.130.

3 Respondents may also be in violation of the provisions of chapter 690C as they do not
4 possess a certificate of registration required under NRS 690C.150 to sell service contracts.

5 The Commissioner is authorized pursuant to NRS 685B.035.1(c) to order an insurer, as
6 defined in NRS 685B.030.1(a), to cease and desist from engaging in any activity that the
7 Commissioner deems, in her discretion, to be injurious to the rights and interests of the public or
8 policyholders in this State.

9 Pursuant to NRS 685B.035.1(c), Respondents may file a written application for a
10 hearing, as provided in NRS 679B.310, and upon such application, a hearing shall be held in
11 this matter within 30 days. Pursuant to NRS 685B.080, Respondents may be subject to an
12 administrative fine of \$10,000 per act, as well as, any other applicable penalty and
13 administrative fine under the provisions of the Insurance Code and corresponding regulations.

14 **ORDER**

15 The Commissioner having reviewed the foregoing, finding good cause, and determining
16 that the entry of this Order is required for the protection of the public as the conduct of the
17 Respondents is injurious to the rights and interests of the public and policyholders in the State
18 of Nevada;

19 NOW, THEREFORE, based on the foregoing, it is HEREBY ORDERED that
20 Respondents Assurance Protection Group aka APG Corp. and Houston Beckham shall
21 immediately CEASE AND DESIST from advertising, soliciting, offering, selling or issuing any
22 policy or contract, including auto service contracts, or receiving or collecting any premium, fee,
23 assessment, or payment in consideration thereof, or otherwise carrying or holding themselves
24 out or engaging in any activities that require licensure.

25 IT IS FURTHER ORDERED that within five (5) calendar days of the effective date of
26 this ORDER, Respondents shall produce and submit to the Commissioner a report identifying
27 every service contract, policy or other agreement, including Policy Identification Cards issued
28 by the Respondents in the State of Nevada or to a Nevada resident.

1 IT IS FURTHER ORDERED that this Order shall be effective and enforceable until
2 terminated, modified or set aside by the Commissioner.

3 IT IS FURTHER ORDERED that and any violation of the provisions of this Order is
4 subject to an additional administrative fine of \$5,000 for each violation, after notice and a
5 hearing, as provided in NRS 685B.035.6.

6 **IT IS SO ORDERED.**

7 Dated this 26th day of October, 2017.

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11 BARBARA R. RICHARDSON
12 Commissioner of Insurance
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CERTIFICATE OF MAILING

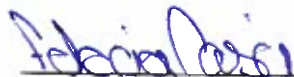
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I hereby certify that I have this day mailed a true and correct copy of the **ORDER TO CEASE AND DESIST and NOTICE OF OPPORTUNITY FOR ADMINISTRATIVE HEARING, CAUSE NO. 17.0325**, properly addressed with postage prepaid, via certified mail, return receipt requested, to:

Assurance Protection Group
P.O. Box 1651
Van Buren, AR 72957-1651
CERTIFIED MAIL NO. 7017 1070 0000 8962 8527

Houston Beckham
P.O. Box 1651
Van Buren, AR 72957-1651
CERTIFIED MAIL NO. 7017 1070 0000 8962 8534

DATED this 31st day of October, 2017.



Employee of the State of Nevada
Department of Business and Industry
Division of Insurance