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 AND EMAIL

AUTO ASSURE, LLC. 6400 Pinecrest Dr., Ste. 400 Plano, TX 75024-2959 CERTIFIED MAIL NO: 7017 1070 0000 8962 7940

EMAIL: customerservice@autoassure.com

Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada

Cause No. 17.0503

To Whom It May Concern:

Auto Assure, LLC ("Auto Assure") 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 Auto Assure 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, Auto Assure 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.

Auto Assure's application for registration is not a substitute for the other requirements listed in the enclosed order. Auto Assure 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 Auto Assure'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 Auto Assure 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 Auto Assure to administrative penalties and fines.

Very Truly Yours,

DAVID R. HALL, ESQ.

Insurance Counsel

Enclosure

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE



IN THE MATTER OF

CAUSE NO. 17.0503

AUTO ASSURE, LLC,

Respondent.

ORDER TO CEASE AND DESIST

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

AUTO ASSURE, LLC 6400 Pinecrest Drive, Ste. 400 Plano, TX 75024-2959 Autoassure.com

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 AUTO ASSURE, LLC ("AUTO ASSURE") has 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 autoassure.com without first obtaining a proper certificate of registration pursuant to NRS 690C.150. *See* Exhibits A and B.

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

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

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

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

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

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

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

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

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

IT IS SO ORDERED this __31 day of October, 2017.

BARBARA D. RICHARDSON Commissioner of Insurance VEHICLE SERVICE DEPARTMENT VEHICLE DOCUMENT/ALERT NOTICE PERSONAL & CONFIDENTIAL

EXAMPLE REPAIR INVOICE ENCLOSED

Notice Date: 4/7/17

REDACTED by NV DOI Vehicle Code:

Customer Sevice: 1-800-220-4858 Explicacion al final de la carta

REDACTED by NV DOI Make: HONDA

Carson City NV 89706-2330 յեվ (ինդիախնիայցի ինայիայերը) իրթարանակական ավիա

Program Term Deadline: 5/5/17

Call to verify the above information

REDACTED by NV DOI

Call to verify the above information

Code:

IMMEDIATE RESPONSE TO THIS NOTICE REQUESTED

Notice Date: 4/7/17

Make: HONDA

Attention: REDACTED by NV DOI

Coverage: **PENDING** Program Term Deadline: 5/5/17

Our records indicate you have received multiple notices and have not contacted us to update your auto file. Please call 1-800-220-4858 today.

You are receiving this notice because your factory warranty will expire or may have already expired based on the mileage and age of your vehicle. If you have updated your coverage please call to verify.

By neglecting to replace your coverage you will be at risk of being financially liable for any and all repairs after your factory warranty expires. However, you still have time left to activate your service contract on your vehicle before it's too late. No vehicle inspection will be required.

No other notices will be sent for this offer. This will be our only attempt to contact you about your expiring factory warranty.

Your file on this vehicle will be deleted and you may no longer be eligible for this offer after 5/5/17.

NO FEE	\$25	\$50	\$75	\$100	\$125	\$150	\$175		
Approved	oved N/C N/C		N/C	N/C	N/C	N/C	N/C		
REQUESTING 1. EXTEN	Coverage Explanation of the Control		Assembly Electroni	tion: Engine. Tra y, Front End and cs, Seals, Gasket	Rear Suspension	n, Steering, Air C	Conditioning Un		
3. PLATII	NUM / POWERT	RAIN	consumer auto	You may have been selected to receive this special limited time offer from AutoAssure, LLC because of information in your consumer auto data file. Final acceptance is subject to your ability to meet our full eligibility requirements. This is an advertisement to obtain coverage.					
	PHONE: 1-	800-220-4858			Call No Late	r Thon: 5/5/1	17		

Operating Hours: Monday - Friday 8:30 am - 8:30 pm CST, Saturday 10:00 am - 4:30 pm CST

Está recibiendo este aviso porque la guarantía del fabricante de su auto está a punto de expirar o ya expiró. Aún hay tiempo para activar la cobertura, pero ignorándola, usted seriá responsable de pagar por todas sus reparaciones.



Repair Examples

REDACTED by NV DOI

HONDA

Billing Date:

4/7/17 REDACTED by NV DOI

Account ID:

\$0.00

Previous Balance:

Date	Invoice No.	Details		Charges	Payments
7/23/2016	1	Main Engine Computer	\$	849.75	
	1	Engine	s	4,352.50	
	1	Towing to Repair Shop	\$	57.50	
	5	Days Rental Car	\$	175.00	
10/31/2016	1	Air Conditioning Unit	\$	1,507.50	
8/31/2016	i	Water Pump	\$	495.60	
	1	Towing to Repair Shop	S	57.50	
	2	Days Rental Car	\$	70.00	
2/14/2016	1	Alternator	\$	677.25	
	1	Towing to Repair Shop	\$	57.50	
4/15/2016	1	Power Window Motor	\$	563.40	
	1	Wiper Motor	\$	516.25	
5/1/2016	1	Transmission	\$	3,302.50	
	1	Towing to Repair Shop	\$	57.50	
	5	Days Rental Car	\$	175,00	
		Totals	\$	12,914.75	\$0.0
		Y at the malfan	man Abia for		612 0147

Let the policy pay this for you:

\$12,914.75

Call today so you don't have to pay for these kind of repairs out of pocket. Example of actual repair costs. DO NOT PAY 1-800-220-4858

AutoAssure. LLC is an independent nationwide company marketing on behalf of leading third party administrators.

AutoAssure, LLC is not affiliated with any auto dealer or manufacturer.

All warranty claims must be pre-authorized before repairs are made.

6400 Pinecrest Drive, Suite 400, Plano, TX 75024-2959

VEHICLE SERVICE DEPARTMENT VEHICLE DOCUMENT/ALERT NOTICE PERSONAL & CONFIDENTIAL

EXAMPLE REPAIR INVOICE ENCLOSED

Notice Date: 2/17/17

Vehicle Code REDACTED by NV DOI

Customer Sevice: 1-800-220-4858 Explicacion al final de la carta

REDACTED by NV DOI

Carson City NV 89706-2330 Make: HONDA

Program Term Deadline: 3/17/17

Call to verify the above information

Call to verify the above information

REDACTED by NV DOI

Coverage:

PENDING

Program Term Deadline: 3/17/17

IMMEDIATE RESPONSE TO THIS NOTICE REQUESTED

Notice Date: 2/17/17

Make: HONDA

Attention: REDACTED by NV DOI

Our records indicate you have received multiple notices and have not contacted us to update your auto file. Please call 1-800-220-4858 today.

You are receiving this notice because your factory warranty will expire or may have already expired based on the mileage and age of your vehicle. If you have updated your coverage please call to verify.

By neglecting to replace your coverage you will be at risk of being financially liable for any and all repairs after your factory warranty expires. However, you still have time left to activate your service contract on your vehicle before it's too late. No vehicle inspection will be required.

No other notices will be sent for this offer. This will be our only attempt to contact you about your expiring factory warranty.

Your file on this vehicle will be deleted and you may no longer be eligible for this offer after 3/17/17.

NO FEE	\$25	\$50	\$75	\$100	\$125	\$150	\$175
Approved	N/C	N/C	N/C	N/C	N/C	N/C	N/C
REQUESTING	Coverage Expla		Assembl Electroni	tion: Engine. Tra y, Front End and cs, Seals, Gasket	Rear Suspension	n, Steering, Air C	Conditioning Unit
3. PLAT	INUM / POWERT	RAIN	consumer auto	been selected to receive this data file. Final acceptance is to obtain coverage	special limited time offer f subject to your ability to n	rom AutoAssure, LLC beca neet nur full o st gibility requi	the of information in your rements. This is an
	PHONE: 1-	800-220-4858		1 .	Call No Later	r Than: 3/17/	17

Operating Hours: Monday - Friday 8:30 am - 8:30 pm CST, Saturday 10:00 am - 4:30 pm CST

Está recibiendo este aviso porque la guarantía del fabricante de su auto está a punto de expirar o ya expiró. Aún hay tiempo para activar la cobertura, pero ignorándola, usted seriá responsable de pagar por todas sus reparaciones.



Repair Examples

REDACTED by NV DOI

2010/HONDA

Billing Date:

2/17/17

Account ID:

REDACTED by NV DOI

Previous Balance:

\$0.00

Account Activity

Date	Invoice No.	Details	Charges	Payments
7/23/2016	1	Main Engine Computer	\$ 849.75	
	1	Engine	\$ 4,352.50	
	1	Towing to Repair Shop	\$ 57.50	
	5	Days Rental Car	\$ 175.00	
10/31/2016	1	Air Conditioning Unit	\$ 1,507.50	
8/31/2016	1	Water Pump	\$ 495.60	
	1	Towing to Repair Shop	\$ 57.50	
	2	Days Rental Car	\$ 70.00	
2/14/2016	1	Alternator	\$ 677.25	
	l	Towing to Repair Shop	\$ 57.50	
4/15/2016	1	Power Window Motor	\$ 563.40	
	1	Wiper Motor	\$ 516.25	
5/1/2016	1	Transmission	\$ 3,302.50	
	1	Towing to Repair Shop	\$ 57.50	
	5	Days Rental Car	\$ 175.00	
		Totals	\$ 12,914.75	\$0.00

Let the policy pay this for you:

\$12,914.75

Call today so you don't have to pay for these kind of repairs out of pocket.

Example of actual repair costs.

DO NOT PAY

1-800-220-4858

AutoAssure. LLC is an independent nationwide company marketing on behalf of leading third party administrators.
AutoAssure, LLC is not affiliated with any auto dealer or manufacturer.
All warranty claims must be pre-authorized before repairs are made.
6400 Pinecrest Drive, Suite 400, Plano, TX 75024-2959

Vehicle Services Department 6400 Pinecrest Drive, Suite 400 Piano, TX 75024-2959

Notice Date: December 30, 2016

IMMEDIATE RESPONSE REQUESTED

REDACTED by NV DOI

Carson City, NV 89706-1046 «[Միումիմ[Արդու]][[Արդիմերիումիլ[Արդույդ][Ան][Միդիմ YEAR:

2009

MAKE:

TOYOTA

MODEL:

RAV4

Respond by: February 13, 2017 Code: REDACTED by NV DOI

Contact Phone: 1-800-734-7203

Call to verify the above information Read below for more information

IMMEDIATE RESPONSE REQUESTED

Notice Date: December 30, 2016

Year / Make / Model: 2009/TOYOTA/RAV4

ATTENTION: REDACTED by NV DOI

REDACTED by NV DOI

Coverage: AVAILABLE

Respond By: February 13, 2017

Our records indicate that you have not contacted us to have your vehicle service contract updated. If you no longer own this vehicle and have purchased a replacement vehicle – please call us to ensure coverage on your new vehicle.

Please call 1-800-734-7203 today.

You are receiving this notice because your factory warranty may have already expired, or is about to expire, based on the mileage and age of your vehicle. If you did not obtain extended coverage at time of purchase, you need to act immediately.

By neglecting to obtain coverage, you will be at risk of being financially liable for any and all high cost repairs once your factory warranty expires. However, you still may have time left to activate a service contract on this vehicle before it's too late. No vehicle inspection will be required and final acceptance is subject to your ability to meet eligibility requirements.

No other notices will be sent. This will be our only attempt to contact you about your factory warranty which may have expired or will be expiring.

We reserve the right to revoke your eligibility for service coverage after 5 days.

SUMMARY OF TERMS

3 Year	4 Year	4 Yéar	4 Year	4 Year	5 Year	5 Year	6 Year			
36,000	48,000	50,000	60,000	75,000	75,000	100,000	125,000			
	PERMIT	NO FINA	NCE CHARGES	APPLY TO TH	IIS OFFER					
Ç	overage Explan	ation		Platinum Program: Engine, Transmission, Transfer Unit of 4x4, Drive Axie, Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, GPS, Power Windows, Electronics, Seals,						
Requesting:	Requesting: 1. SERVICE THROUGH 2020 2. UP TO OR AN ADDITIONAL 100K MILES			Gaskets, Brake System, and Most Mechanical Parts You may have been selected to receive this special limited time offer from AutoAssure, LLC because of information in your consumer data. Final acceptance is subject to your eligibility to meet our full eligibility requirements. This is an edvertisement to obtain coverage. AutoAssure offers which repair coverage for most makes and months and is not affiliated with any specific manufacturer. Offer is time sensitive because, among other things, if your mileage thanges your coverage options may change. Information being used is public information and any person can opt						
1. SERV										
Z. UPT										
3. PLATINUM/GOLD/POWERTRAIN			ont på Style (c: NAMA-Tinij)-big-origen: Cittalist Acta consists obtrons unak custade: Hacumation ontal resent barrier into unamation suc ontal better consistent of the control of the c							
PHONE: 1-800-734-7203			A STATE OF THE PARTY		RESPONE	BY: Februar	y 13, 2017			

Operating Hours: Monday - Friday: 5:30am to 5:30pm PST Saturday: 7:00am to 1:30pm PST

Vehicle Services Department 6400 Pinecrest Drive, Suite 400 Plano, TX 75024-2959

Notice Date: February 1, 2017

IMMEDIATE RESPONSE REQUESTED

REDACTED by NV DOI

Silver Springs, NV 89429-8706 իոլնու (Ա)իրդոհոլ Աիիի հումիցի հինակցիցի հինի հեմերը

YEAR: 2009 MAKE: HONDA

MODEL: CIVIC

Respond by: March 18, 2017 Code REDACTED by NV DOI

Contact Phone: 1-800-734-7203

Call to verify the above information Read below for more information

IMMEDIATE RESPONSE REQUESTED

Notice Date: February 1, 2017

Year / Make / Model: 2009/HONDA/CIVIC

REDACTED by NV DOI

Coverage: AVAILABLE

Respond By: March 18, 2017

ATTENTION: REDACTED by NV DOI

Our records indicate that you have not contacted us to have your vehicle service contract updated. If you no longer own this vehicle and have purchased a replacement vehicle - please call us to ensure coverage on your new vehicle.

Please call 1-800-734-7203 today.

You are receiving this notice because your factory warranty may have already expired, or is about to expire, based on the mileage and age of your vehicle. If you did not obtain extended coverage at time of purchase, you need to act immediately.

By neglecting to obtain coverage, you will be at risk of being financially liable for any and all high cost repairs once your factory warranty expires. However, you still may have time left to activate a service contract on this vehicle before it's too late. No vehicle inspection will be required and final acceptance is subject to your ability to meet eligibility requirements.

No other notices will be sent. This will be our only attempt to contact you about your factory warranty which may have expired or will be expiring.

We reserve the right to revoke your eligibility for service coverage after 5 days.

SUMMARY OF TERMS

3 Year	4 Year	4 Year	4 Year	4 Year	5 Year	5 Year	6 Year			
36,000	48,000	50,000	60,000	75,000	75,000	100,000	125,000			
		NO FINA	NCE CHARGES	APPLY TO TH	IIS OFFER					
Requesting:	Coverage Explanation Requesting:			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						
2. UPT	VICE THROUGH 202 O OR AN ADDITION TINUM/GOLD/POW	NAL 100K MILES	in your consumer date an advertisement to co not affiliated with any	elected to receive this spe s. Final acceptance is sub obtain coverage. AutaAss y specific manufacturer. C e options may change. In .mail-options.ass	ject to your eligibility to r ure offers vehicle repair c offer is time sensitive bec	neet our full eligibility re- overage for most makes - ause, among other thing:	quirements. This is and models and is i, if your mileage			
PHONE: 1	-800-734-7203	3,2,4	AUSTE C		RESPO	ND BY: Marc	h 18, 2017			

Operating Hours: Monday - Friday: 5:30am to 5:30pm PST Saturday: 7:00am to 1:30pm PST

Vehicle Services Department 6400 Pinecrest Drive, Suite 400 Plano, TX 75024-2959

COVERAGE NOTICE - 2^{NO} ATTEMPT

REDACTED by NV DOI

Notice Date: January 25, 2017

IMMEDIATE RESPONSE REQUESTED

REDACTED by NV DOI

Las Vegas, NV 89118-6004

YEAR: 2012 MAKE: DODGE MODEL: AVENGER

Respond by: March 11, 2017 Code: REDACTED by NV DOI

Contact Phone: 1-800-971-7962

Call to verify the above information Read below for more information

SECOND NOTICE - IMMEDIATE RESPONSE REQUESTED

Notice Date: January 25, 2017

Year / Make / Model: 2012/DODGE/AVENGER

ATTENTION: REDACTED by NV DOI

Code: REDACTED by NV DOI

Coverage: AVAILABLE Respond By: March 11, 2017

Our records indicate that you have not contacted us to have your vehicle service contract updated. If you no longer own this vehicle and have purchased a replacement vehicle – please call us to ensure coverage on your new vehicle.

Please call 1-800-971-7962 today to validate your eligibility and activate coverage.

You are receiving this notice because your factory warranty may have already expired, or is about to expire, based on the mileage and age of your vehicle. If you did not obtain extended coverage at time of purchase, you need to act immediately.

By neglecting to obtain coverage, you will be at risk of being financially liable for any and all high cost repairs once your factory warranty expires. However, you still may have time left to activate a service contract on this vehicle before it's too late. No vehicle inspection will be required and final acceptance is subject to your ability to meet eligibility requirements.

No other notices will be sent. This will be our only attempt to contact you about your factory warranty which may-have-expired-or-will-be-expiring.

We reserve the right to revoke your eligibility for service coverage after 5 days.

SUMMARY OF TERMS

3 Year	4 Year	4 Year	4 Year	4 Year	5 Year	5 Year	6 Year				
36,000	48,000	50,000	60,000	75,000	75,000	100,000	125,000				
		NO FINA	NCE CHARGES	APPLY TO TH	IIS OFFER						
Go Requesting:	Goverage Explanation Requesting: 1. SERVICE THROUGH 2020 2. UP TO OR AN ADDITIONAL 100K MILES			: Engine, Transmissk Ion, Steering, Air Cor Gaskets, Brake S	grow thinks the model that the parties that	Power Windows, Ele	and the property of the party o				
1. SERV				You may have been selected to receive this special limited time offer from AutoAssure, LLC because of information in your consumer data. Final acceptance is subject to your eligibility to meet our full eligibility requirements. This is							
2. UPT				an advertisement to obtain coverage. AutoAssure offers vehicle repair coverage for most makes and models and is not affiliated with any specific manufacturer. Offer is time sensitive because, among other things, if your mileage							
3. PLAT	INUM/GOLD/POV	WERTRAIN	changes your coverage option may change. Information being used is public information and any person can opt out by going to:								

Operating Hours: Monday - Friday: 5:30am to 5:30pm PST Saturday: 7:00am to 1:30pm PST

