

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

VEHICLE SOLUTIONS
4213 N. Saint Peters Pkwy.
Saint Charles, MO 63304

SENT VIA CERTIFIED MAIL
7017 1070 0000 8962 8046

Re: Order to Cease and Desist the Solicitation and Sale of Service Contracts in Nevada
Cause No. 17.0512

To Whom It May Concern:

Vehicle Solutions 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 Vehicle Solutions 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, Vehicle Solutions 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.

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

Very Truly Yours,

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

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. 17.0512
5 **VEHICLE SOLUTIONS,**
6 **Respondent.**

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 VEHICLE SOLUTIONS
12 4213 N. Saint Peters Parkway
13 Saint Charles, MO 63304

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

20 The Division has received and verified, credible information that VEHICLE
21 SOLUTIONS has provided, issued, sold, or offered for sale, service contracts within the State of
22 Nevada through the use of the United States Postal Service without first obtaining a proper
23 certificate of registration pursuant to NRS 690C.150. *See Exhibit A.*

24 WHEREAS, VEHICLE SOLUTIONS’ conduct is injurious to the rights and interests of
25 the public or policyholders in Nevada, and emergency action is imperatively required.

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

28 NOW, THEREFORE, PURSUANT TO NRS 679B.120 and 679B.140, VEHICLE
SOLUTIONS IS HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM

1 PROVIDING, ISSUING, SELLING, OR OFFERING FOR SALE, SERVICE CONTRACTS
2 WITHIN THE STATE OF NEVADA.

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

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

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

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

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

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

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

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

Notice Date: 12/01/2016

IMMEDIATE RESPONSE TO THIS NOTICE REQUIRED

Vehicle Code: REDACTED by NV DOI

Customer Service: 1-800-248-9956
Explicación al final de la carta

Make: HONDA * NISSAN * TOYOTA

Program Term Deadline: 12/12/2016

TO
THE
ORDER
OF:

REDACTED by NV DOI

Carson City, NV 89706-2330



Call to verify the above information 

Call to verify the above information 

IMMEDIATE RESPONSE TO THIS NOTICE REQUIRED

Notice Date: 12/01/2016

Make: HONDA * NISSAN * TOYOTA

Attention: REDACTED by NV DOI

Code: REDACTED by NV DOI

Coverage: AVAILABLE

Program Term Deadline: 12/12/2016

Our records indicate that you have not contacted us to have your vehicle service contract updated.

Please call 1-800-248-9956 today.

You are receiving the notice because your Factory Warranty Will Expire Or May Have Already Expired based on the mileage and age of your vehicle.

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 this 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 regarding service coverage after 12/12/2016

0%	1.5%	2.75%	3.75%	4.5%	7.85%	9.25%	11.99%
Approved	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coverage Explanation				Gold Option: Engine, Transmission, Transfer Unit of 4x4, Drive Axle, Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts.			
REQUESTING 1. EXTENSION THROUGH 2021 2. UP TO OR AN ADDITIONAL 100,000 MILES 3. PLATINUM/POWER TRAIN							
PHONE: 1-800-248-9956				Call No Later Than: 12/12/2016			

Operating Hours: Monday - Friday 8:00 am - 6:00 pm CST, Saturday 10:00 am - 4:00 pm CST

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





**VEHICLE SERVICE DEPARTMENT
VEHICLE DOCUMENT/ALERT NOTICE
PERSONAL & CONFIDENTIAL**

EXAMPLE REPAIR INVOICE ENCLOSED

REDACTED by NV DOI

Notice Date: 2/9/17

REDACTED by NV DOI
Vehicle Code:

Customer Sevice: 1-800-810-3981
Explicacion al final de la carta

REDACTED by NV DOI

Make: HONDA

Carson City NV 89706-2330



Program Term Deadline: 3/9/17

Call to verify the above information



Call to verify the above information



IMMEDIATE RESPONSE TO THIS NOTICE REQUESTED

Notice Date: 2/9/17

Make: HONDA

Attention: REDACTED by NV DOI

Code:	REDACTED by NV DOI
Coverage:	PENDING
Program Term Deadline:	3/9/17

Our records indicate you have received multiple notices and have not contacted us to update your auto file. Please call 1-800-810-3981 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 3/9/17.

NO FEE	\$25	\$50	\$75	\$100	\$125	\$150	\$175
Approved	N/C	N/C	N/C	N/C	N/C	N/C	N/C
Coverage Explanation			Gold Option: Engine, Transmission, Transfer Unit of 4x4, Drive Axle, Assembly, Front End and Rear Suspension, Steering, Air Conditioning Unit, Electronics, Seals, Gaskets, Brake System, and Most Mechanical Parts.				
REQUESTING 1. EXTENSION THROUGH 2021 2. UP TO OR AN ADDITIONAL 100,000 MILES 3. PLATINUM / POWERTRAIN							
			<small>You may have been selected to receive this special limited time offer from Vehicle Solutions 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.</small>				
PHONE: 1-800-810-3981				Call No Later Than: 3/9/17			

Operating Hours: Monday - Friday 8:00 am - 6:00 pm CST, Saturday 10:00 am - 4:00 pm CST

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



Repair Examples

REDACTED by NV DOI

2010/HONDA

Billing Date:	2/9/17
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	
	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	\$0.00
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
1-800-810-3981**

Vehicle Solutions is an independent nationwide company marketing on behalf of leading third party administrators.
Vehicle Solutions is not affiliated with any auto dealer or manufacturer.
All warranty claims must be pre-authorized before repairs are made.
4213 N Saint Peters Parkway, Saint Charles, MO 63304