

**STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT**

Docket No.: INS. No. 10-026-EP

**CEASE AND DESIST ORDER  
AND NOTICE OF HEARING**

In Re: Premier Health Care

The Commissioner of the New Hampshire Insurance Department, pursuant to his authority under RSA 400-A:3, orders the Respondent, Premier Health Care, to immediately cease and desist the conduct of any and all activities in the State of New Hampshire. The Respondent is hereby notified that a hearing will be conducted on June 22, 2010 at 10:00 a.m. at the offices of the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire.

1. The Respondent has solicited health insurance business from at least one and perhaps as many as two-hundred and twenty-four, New Hampshire consumers. This solicitation was made by a telephone call to the consumer, as well as by written correspondence.

2. The Respondent's correspondence offers to replace the consumer's "coverage" with American Trade Association, a company recently seized by the State of Tennessee, because of that company's involvement in a nationwide health insurance scam.<sup>1</sup>

3. The Respondent is not licensed as an insurance producer in New Hampshire; it is not licensed in New Hampshire as an administrator; and it is not otherwise authorized to transact insurance business in New Hampshire.

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<sup>1</sup> By an administrative order dated April 5, 2010, the Insurance Commissioner ordered American Trade Association and others to cease and desist all activities in New Hampshire. The Commissioner's cease and desist order was affirmed following a hearing on April 26, 2010

4. The Respondent engaged in the "insurance business" in New Hampshire as that term is defined in RSA 406-B:2. By acting as insurers and otherwise transacting insurance business in New Hampshire without a license or other authorization, the Respondent violated of RSA 406-B:3.

5. Furthermore, the Respondent solicited insurance in New Hampshire. By soliciting insurance without a New Hampshire producer license, the Respondent violated RSA 402-J:3.

6. The NHID seeks penalties pursuant to RSA 400-A:15, III and RSA 406-B:12.

7. The Commissioner of Insurance or his representative shall act as Hearing Officer at the hearing.

8. Richard P. McCaffrey shall appear as staff advocate representing the interests of the NHID.

9. Each Respondent has the right to be represented by counsel at his expense. Should a Respondent elect to obtain counsel, Respondent's counsel shall file a notice of appearance with the Commissioner at the earliest possible date.

10. Respondent have the right to have the NHID provide a certified shorthand reporter at the Respondent's expense. Requests for certified shorthand reports must be filed with the NHID at the earliest possible date.

SO ORDERED.

NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 6-9-10

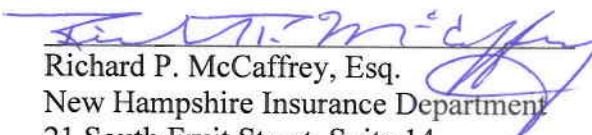
  
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Roger A. Sevigny, Commissioner  
New Hampshire Insurance Department  
21 South Fruit Street, Suite 14  
Concord, NH 03301  
Tel: (603) 271-2261

**CERTIFICATE OF SERVICE**

I certify that a copy of the foregoing Cease and Desist Order has been served upon the above-captioned Respondent by United States first class mail, postage prepaid, this 9<sup>th</sup> day of June, 2010. Said Order was mailed to the Respondent on the address stated on its correspondence a New Hampshire consumer, 701 Palomar Airport Road, Suite 300, San Diego, CA 92108.

NEW HAMPSHIRE INSURANCE  
DEPARTMENT

Date: 6/9/2010

  
Richard P. McCaffrey, Esq.  
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Concord, NH 03301  
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