

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

IN THE MATTER OF  
CINERGY HEALTH, INC., License No. 321374

A.I.D. NO. 2010- 027

**EMERGENCY SUSPENSION ORDER**

On this day the matter of Cinergy Health, Inc. (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Robert Alexander, Associate Counsel. From the facts and matters before the Commissioner, the Commissioner finds as follows:

**FINDINGS OF FACT**

1. That the Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §23-61-103; and he has the authority to issue emergency license suspensions under Ark. Code Ann. §23-64-216(e) and §25-15-211(c).
2. That Respondent is currently licensed as a non-resident life and accident and health insurance business entity (agency) in the State of Arkansas. Respondent’s last address of record at the Arkansas Insurance Department is 19495 Biscayne Blvd., Suite 604, Aventura, Florida 33180. This address does not match the address on record for its resident agency license in the State of Florida.

3. The Respondent's website [www.cinergyhealthplans.com](http://www.cinergyhealthplans.com) indicates that it is offering health insurance plans that are underwritten by American Medical and Life Insurance Company.

4. On August 17, 2009, American Medical and Life Insurance Company informed Respondent that it was to immediately cease advertising or selling any product of American Medical and Life Insurance Company.

5. The public health, safety, and welfare imperatively require emergency action.

### **CONCLUSION OF LAW**

From the Findings of Fact contained herein, the Commissioner concludes as follows:

1. Respondent's failure to notify the Department of his change of address is a violation of Ark. Code Ann. §23-64-507(f).
2. Respondent's advertising of products for American Medical and Life Insurance Company are in violation of Ark. Code Ann. §23-66-206(6) and Arkansas Insurance Department Rule 11.
3. Pursuant to Ark. Code Ann. §23-64-512(a), the Commissioner may suspend or revoke a business entity producer's license for any of the above stated violations.
4. For the public health, safety, and welfare of the people of this State, the Commissioner concludes that the Respondent's non-resident business entity producer's license No. 321374 should be and is hereby suspended pending an administrative hearing.

5. An administrative hearing has been scheduled for March 11, 2010, at 10:00 a.m. pursuant to Ark. Code Ann. §23-64-216(e), and notice of the same will be provided to the Respondent simultaneously with this Order.

**IT IS SO ORDERED** this

19<sup>th</sup> day of February, 2010.



**JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS**