

**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF  
ACCESS HEALTH NOW &  
UNITED STATES CONTRACTORS TRUST**

**A.I.D. NO. 2012- 6 8 6**

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**CEASE AND DESIST ORDER**

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On this day, the matter of Access Health Now and United States Contractors Trust (“Respondent”) came before Jay Bradford, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Ava Franks, Associate Counsel, in this matter. From the facts and law before him, the Commissioner finds as follows:

**FINDINGS OF FACT**

1. Respondent has never been granted a certificate of authority to transact insurance in any capacity in the state of Arkansas.
2. Respondent does not hold a license to act as an insurance agent or agency in the state of Arkansas.
3. Respondent Access Health Now conducts business via its website, [www.accesshealthnow.com](http://www.accesshealthnow.com). It has never been granted a certificate of authority to transact insurance in any capacity in the state of Arkansas.
4. The Department is in possession of three (3) files with consumer complaints that demonstrate Respondent is acting as an insurance entity. Arkansas consumers have been affected by Respondent’s misrepresentation as to the business of insurance.

**CONCLUSIONS OF LAW**

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

1. The Commissioner has jurisdiction to prohibit persons or entities engaging in unauthorized insurance transactions with residents in this state under Ark. Code Ann. §23-65-101(a).
2. No person shall act as an insurer or transact insurance in this state unless authorized by a subsisting certificate of authority issued to it by the Commissioner pursuant to Ark. Code Ann. §23-63-201.
3. The Commissioner may summarily order a person to cease and desist from an act or practice if there is reason to believe that a person or entity has not complied with Ark. Code Ann. §23-65-101 or any other provision of the Arkansas Insurance Code. Ark. Code Ann. §23-65-101(b)(1)(A).
4. Should Respondent desire a hearing on the Order, Respondent shall make a written request for a hearing and this request shall be received by the Department within thirty (30) days of the date of the entry of the order. Ark. Code Ann. §23-65-101(b)(2)(A).

**IT IS THEREFORE ORDERED:**

1. Respondent will immediately and permanently cease and desist from the sale, solicitation, and administration of any insurance contracts in this state.

**IT IS SO ORDERED THIS 5<sup>th</sup> day of September, 2012.**

  
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JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS