

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

**IN THE MATTER OF THE  
CERTIFICATE OF AUTHORITY OF  
SECHANGE HEALTH INSURANCE COMPANY**

**A.I.D. NO. 2014- 386**

**ORDER OF SUSPENSION**

Now on this day the matter of Arkansas Certificate of Authority No. 814 of SECHANGE HEALTH INSURANCE COMPANY, NAIC No. 63541 (“Company”), a California-domiciled insurer, is taken under consideration by Jay Bradford, Insurance Commissioner for the State of Arkansas (“Commissioner”), as presented by Amanda Capps Rose, Associate Counsel, Legal Division of the Arkansas Insurance Department (“Department”) and by the Finance Division of the Department. From the facts, matters and other things before the Commissioner, he finds and concludes as follows:

**FINDINGS OF FACT**

1. The Company is domiciled in the state of California. The Company is licensed to write life and health insurance in Arkansas.
2. On or about August 22, 2014, the Company entered into a Stipulated Order to Cease and Desist the transaction of insurance business, with certain exceptions, which order was issued by the Insurance Commissioner of the State of California and is incorporated herein by reference.

**CONCLUSIONS OF LAW**

3. The Commissioner has jurisdiction over the parties and the subject matter involved herein.
4. On this date the Commissioner has determined that the causes as stated make it

appropriate and expedient to suspend the Company's Arkansas Certificate of Authority pursuant to Ark. Code Ann. §§ 23-63-212(a)(3) and (b)(1).

5. Ark. Code Ann. § 23-63-212 states, in pertinent part, as follows:

(a) The Insurance Commissioner shall suspend or revoke an insurer's certificate of authority:

[...]

(3) If the insurer's authority to transact insurance is suspended or revoked by its state of domicile...

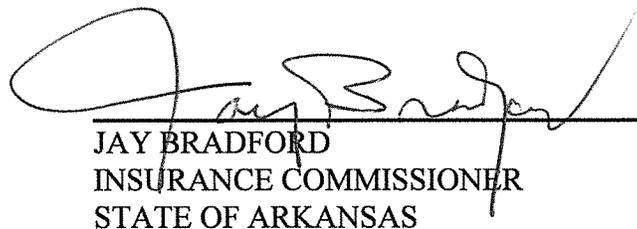
[...]

(b)(1) Except in cases of insolvency or impairment of required capital or surplus, or suspension or revocation by another state as referred to in subdivision (a)(3) of this section, the commissioner shall give the insurer at least ten (10) days' written notice in advance of any suspension or revocation under this section.

**IT IS THEREFORE ORDERED AND ADJUDGED** as follows:

1. That the Company will cease renewing policies or writing new business in the State of Arkansas as of the date of this Order of Suspension; and
2. That the Arkansas Certificate of Authority of SeeChange Health Insurance Company is hereby immediately suspended.

**IT IS SO ORDERED THIS 23<sup>rd</sup> DAY OF SEPTEMBER, 2014.**

  
JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS