MIKE WINSOR
Office of the Commissioner of
Securities and Insurance
840 Helena Avenue
Helena, Montana 59601
(406) 444-2040

Attorney for the Department of Insurance

BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE
OFFICE OF THE STATE AUDITOR
STATE OF MONTANA

IN THE MATTER OF: NATIONAL ALLIANCE OF ASSOCIATIONS, a.k.a. NATIONAL TRADE BUSINESS ASSOCIATION, a.k.a. NATIONAL TRANSPORTATION BENEFITS ALLIANCE ASSOCIATION, a.k.a. NATIONAL TRADE BUSINESS ALLIANCE OF AMERICA, a.k.a. ALLIANCE ASSOCIATION HEALTH, a.k.a QUALIFIED ADMINISTRATIVE SPECIALISTS OF AMERICA, a.k.a. AMERICAN EMPLOYERS ASSOCIATION, a.k.a. NATIONAL ALLIANCE HEALTHCARE, a.k.a. HEALTHCARE ALLIANCE, a.k.a. ASSOCIATION HEALTH CARE MANAGEMENT INC., a.k.a. AFFINITY HEALTH PLANS OF AMERICA, a.k.a. ALLIANCE HEALTH, a.k.a AFFINITY HEALTH, a.k.a AFFINITY ASSOCIATION GROUP, a.k.a. NATIONAL ASSOCIATION OF PRIVATE ENTERPRISE, a.k.a. ALLIANCE ASSOCIATION HEALTH, a.k.a. NATIONAL ALLIANCE OF ENTREPRENEURS; PROFESSIONAL BENEFITS CONSULTANTS OF DELAWARE, a.k.a. PROFESSIONAL BENEFITS CONSULTANTS INC., a.k.a. PBC DIRECT, a.k.a. PERSONAL BENEFITS CONSULTANTS INC.; THOMAS J. SULLIVAN; JAMES DOYLE; CHRISTOPHER ASHIOTES; ROBERT FORTIER; MICHAEL B. ROBERTS; and DAWN MAAHS; individually and/or in their capacities as officers, directors or agents of the above-named entities;	Case No. INS 2007-79 **CONSENT AGREEMENT AND FINAL ORDER FOR WORLDWIDE INSURANCE AND REINSURANCE SERVICES, INC.; YAMIL D. EMEDAN; AND CARMEN JOY**

ACCESS ONE CONSUMER HEALTH INC.,)
CAREY DANIEL ADAMS; and JULIAN STUART)
CRAWFORD; individually and/or in their capacities)
as officers, directors or agents of the immediately)
foregoing entities;)
)
SEBRITE AGENCY INC.; MINNESOTA E-BIZ;)
DIRECT SERVICES ASSOCIATION; DP HEALTH)
MANAGEMENT SERVICES LLC; WORLDWIDE)
INSURANCE AND REINSURANCE SERVICES)
INC.; PRO-TEC ADMINISTRATORS/)
ENHANCEMENT SERVICES INC.; CONSUMER)
ALLIANCE USA, a.k.a CAUSA; PROFESSIONAL)
RISK AND ASSET MANAGEMENT INSURANCE)
SERVICES INC.; SMART DATA SOLUTIONS)
LLC; AFFINITY GROUP BENEFITS)
ASSOCIATION INC.;)
)
RICHARD RANDALL, JR.; TONY DENNIS;)
CODY KOTKE; RANDY TROLLOP; CHRIS)
NOVINGER; JOHN VANHARA; YAMIL D.)
EMEDAN; CHRISTOPHER HUMMER; CARMEN)
JOY; AL KLINE; DEREK A. SEIWERT; JERRY)
SARVADI, a.k.a GERALD SARVADI; MARK)
KUHLS; SCOTT INTRAVIA; CAMERON)
STRONG; MICHAEL SACKETT; DAVID P.)
WILSON; BART POSEY; RICHARD BACHMAN;)
OBED KIRKPATRICK; EARNEST BEALL,)
individually and/or in their capacities as officers,)
directors or agents of the immediately foregoing)
entities;)
)
CONSOLIDATED WORKERS ASSOCIATION)
INC.; CLAIMS AND BENEFIT MANAGEMENT)
INC., a.k.a CLAIMS MANAGEMENT SERVICE,)
a.k.a CBM ADMINISTRATORS, a.k.a. CBMC;)
)
HEALTHCARE RECOVERY SYSTEMS, INC.;)
INTEGRATED HEALTH BENEFITS; NATIONAL)
ALLIANCE OF BENEFIT SERVICES)
ASSOCIATION; WALTER CECCHINI; BRAD)
WESSLER; individually and/or in their capacities as)
officers, directors or agents of the immediately)
foregoing entities;)
)

PAYLOGIX, LLC; RICHARD PFADENHAUER, and LEE DELORENZO, individually and/or in their capacities as officers, directors or agents of PAYLOGIX; Respondents.	))))))))

This Consent Agreement is entered into by the Department of Insurance (Department) of the office of the Commissioner of Securities and Insurance, Montana State Auditor (CSI), acting pursuant to the authority of Mont. Code Ann. § 2-4-603 and the Montana Insurance Code, Mont. Code Ann. § 33-1-101, et. seq. (the Code), Worldwide Insurance and Reinsurance Services, Inc.; Yamil D. Emedan; Christopher Hummer; Carmen Joy; and Al Kline (referred to collectively herein as the Respondents).

RECITALS

WHEREAS, the Department alleged that the Respondents engaged in conduct that violated the Code as set forth more fully in the Notice of Proposed Agency Disciplinary Action and Opportunity for Hearing, which is incorporated herein by reference; and

WHEREAS, the Department and the Respondents agree that the parties' interests would best be served by entering into this agreement;

NOW, THEREFORE, in consideration of the mutual undertakings established herein, the Department and the Respondents agree to settle this matter pursuant to the following terms and conditions:

STIPULATIONS AND CONSENTS

Without admitting or denying any of the Department's allegations, Respondents stipulate and agree to the following:

1. Imposition of a $6,500 administrative penalty upon the Respondents collectively, jointly and severally. Payment of the administrative penalty shall be made no later than July 22, 2011.

2. Checks must be payable to the Montana State Auditor's Office and sent to the Commissioner of Securities and Insurance, Office of the Montana State Auditor, c/o Mike Winsor, 840 Helena Avenue, Helena, MT 59601.

3. The Respondents acknowledge the CSI and the Department have jurisdiction over the subject matter of the above-entitled proceeding.

4. The Respondents acknowledge that they have read and understand each term of this Consent Agreement and enter into this Consent Agreement voluntarily and without reservation.

5. The Respondents stipulate and agree with the Department that this Consent Agreement resolves this matter.

6. The Respondents and the Department hereby acknowledge and agree that this Consent Agreement constitutes the entire agreement between the parties and that no other promises or agreements, either express or implied, have been made by the Department or by any member, officer, agent, or representative of the Department to induce the Respondents to enter into this Consent Agreement.

7. The Respondents specifically and affirmatively waive a contested case hearing, and their right to appeal, and elect to resolve this matter on the terms and conditions set forth herein.

8. The Respondents fully and forever release and discharge the CSI,

Department, and all Department employees and agents from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of this administrative action.

9. The parties acknowledge and agree that this Consent Agreement may not be modified orally, and any subsequent modifications to this Consent Agreement must be mutually agreed upon in writing to be effective.

10. The Department and the Respondents agree that this Consent Agreement shall be incorporated into and made a part of the attached Final Order issued by the Commissioner herein.

11. The Respondents further understand that, upon the signing of the Final Order by the Commissioner or her representative, this Consent Agreement and Final Order will be an order of the CSI and failure to comply with it may constitute a separate violation of the Code, as provided in Mont. Code Ann. § 33-1-318, and may result in subsequent legal action by the Department.

12. Upon execution of this Consent Agreement, the Department will fully and forever release and discharge the Respondents from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of this administrative action and will not commence any further administrative, civil, or other legal action based upon the regulatory non-compliance referenced hereinabove.

13. This Consent Agreement shall be effective upon signing of the Final Order.

14. The Respondents acknowledge that this Consent Agreement and Final Order are

public records under Montana law and as such may not be sealed or otherwise withheld from the public.

DATED this 25 day of July, 2011.

MIKE WINSOR
Attorney for the Department of Insurance

DATED this 21 day of July, 2011.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Chris D. Barone, Notary Public
Lewisburg Boro, Union County
My Commission Expires April 23, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

WORLDWIDE INSURANCE AND REINSURANCE SERVICES, INC.

By: _____

Its: President & CEO

STATE OF Pennsylvania)
:ss.
County of: Union)

SUBSCRIBED and SWORN to before me by Yamil Diego Emedan, this 21 day of July, 2011.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Chris D. Barone, Notary Public
Lewisburg Boro, Union County
My Commission Expires April 23, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

Printed Name Chris D. Barone
Notary Public for the state of Pennsylvania
Residing at 534 N. Deer Dr., Lewisburg
My Commission Expires April 23, 2015

DATED this 21 day of July, 2011.

YAMIL D. EMEDAN

STATE OF Pennsylvania)
:ss.
County of: Union)

SUBSCRIBED and SWORN to before me by Yamil D. Emedan, this 21 day of July, 2011.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Chris D. Barone, Notary Public
Lewisburg Boro, Union County
My Commission Expires April 23, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

Printed Name Chris D. Barone
Notary Public for the state of Pennsylvania
Residing at 534 N. Deer Dr., Lewisburg

My Commission Expires APRIL 23, 2015

DATED this 21 day of JULY, 2011.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Chris D. Barone, Notary Public
Lewisburg Boro, Union County
My Commission Expires April 23, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

CARMEN JOY

STATE OF PENNSYLVANIA)
:ss.
County of: UNION)

SUBSCRIBED and SWORN to before me by CARMEN JOY, this 21 day of JULY, 2011.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Chris D. Barone, Notary Public
Lewisburg Boro, Union County
My Commission Expires April 23, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

Printed Name CHRIS D. BARONE
Notary Public for the state of PENNSYLVANIA
Residing at 334 N. DOCK ST, LEWISBURG
My Commission Expires APRIL 23, 2015

DATED this 21 day of JULY, 2011.

FINAL ORDER

Pursuant to the authority vested by Mont. Code Ann. § 2-4-603, and the Montana Insurance Code, Mont. Code Ann. § 33-1-101, et seq., and upon review of the foregoing Consent Agreement and good cause appearing,

IT IS ORDERED that the foregoing Consent Agreement between the Department and the Respondents is hereby adopted as if set forth fully herein.

DATED this 25 day of July, 2011.

MONICA J. LINDEEN
Commissioner of Securities and Insurance

By: _____
BETTE J. HOVEN
Deputy State Auditor