

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

Attorney for the CSI

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

IN THE MATTER OF THE NATIONAL)	
BETTER LIVING ASSOCIATION, INC.;)	
SELECT BENEFITS SERVICES ASSOCIATION;)	CASE NO.: INS-2009-70
THE LIFE INSURANCE COMPANY OF NORTH)	
AMERICA; COMPANION LIFE INSURANCE)	
COMPANY; GUARANTEE TRUST LIFE)	
INSURANCE COMPANY; UNITED)	
STATES LIFE INSURANCE COMPANY)	
IN THE CITY OF NEW YORK;)	
NATIONAL UNION FIRE INSURANCE)	
COMPANY; ALBERT CORMIER)	CONSENT AGREEMENT AND
SOLUTIONS, LLC, f.k.a. ACS)	FINAL ORDER FOR PSI/HEALTH LEADS SYSTEM,
HEALTHCARE, LLC; ALLIED)	INC. ; LONDON JORDON;
HEALTH BENEFITS, INC.;)	MELANIE HALL; SHAWN HILLS; AND BARBARA
INTERNATIONAL MARKETING AND)	HARRINGTON
ADMINISTRATION CORPORATION; PSI/HEALTH)	
LEADS SYSTEMS, INC.; GEORGE E. SPAULDING,)	
JR.; TIMOTHY SIEWERT; MICHAEL SIEWERT;)	
JOHN FABBRINI; BARRY SHAW; LONDON)	
JORDON; OTIS CHAPMAN; JUSTIN CORMIER;)	
MELANIE HALL; ANGUS MORRISON; CRYSTAL)	
CORRELL;)	
SHAWN HILLS; BARBARA)	
HARRINGTON; G. DAN SIEWERT, III; EDWARD)	
KLAYMAN; JOHN or)	
JANE DOES 1-10; and XYZ BUSINESS ENTITIES 1)	
10,)	
)	
Respondents.)	
)	
)	

This Consent Agreement and Final Order is entered into by 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); PSI Health Leads System, Inc.; Landon Jordon; Melanie Hall; Shawn Hills; and Barbara Harrington (Respondents).

RECITALS

WHEREAS, on June 20, 2011, the CSI filed a Notice of Proposed Agency Disciplinary Action and Opportunity for Hearing (Notice), which is incorporated herein by reference;

WHEREAS, the Notice alleged the Respondents committed violations of the Code;

WHEREAS, the CSI and Respondents agree that the parties' best interests would be served by entering into the following specific agreement and undertakings set forth below;

NOW, THEREFORE, in consideration of the mutual undertakings established herein, the CSI and the Respondents enter into the following:

STIPULATIONS AND CONSENTS

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

1. Respondents agree to make payment to the State of Montana in the amount of \$15,000. The payment shall be due within ten days of the execution of the Final Order. The check must be made payable to the Montana State Auditor's Office and must be mailed or hand delivered to the Office of the Commissioner of Securities and Insurance, Montana State Auditor, c/o Mike Winsor, 840 Helena Avenue, Helena, MT 59601.

2. Respondents acknowledge and agree that they were advised of the right to be represented by legal counsel, have exercised that right, and that the legal representation was satisfactory.

3. Respondents and their affiliated companies, under their present organizational name and form or in any future organizational name or form, agree to refrain from soliciting association memberships or seeking new business in Montana without first complying with the Code, this Consent Agreement, and applying for and receiving appropriate authority or licensure from the CSI.

4. Respondents acknowledge the CSI has jurisdiction over the subject matter of the above-entitled proceeding.

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

6. Respondents stipulate and agree with the CSI that this Consent Agreement resolves this matter.

7. Respondents and the CSI 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 CSI or by any member, officer, agent, or representative of the CSI to induce the Respondents to enter into this Consent Agreement.

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

9. Respondents fully and forever release and discharge the CSI, and all CSI 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.

10. 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.

11. The CSI 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 of Securities and Insurance, Montana State Auditor (Commissioner) herein.

12. 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 Montana Insurance Code, as provided in Mont. Code Ann. § 33-1-318, and may result in subsequent legal action by the CSI.

13. Upon execution of this Consent Agreement, the CSI will fully and forever release and discharge the Respondents, Respondents' employees, and Respondents' 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 and will not commence any further administrative, civil, or other legal action based upon the regulatory non-compliance referenced hereinabove.

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

15. 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 7th day of February 2012.


MIKE WINSOR
Attorney for the CSI

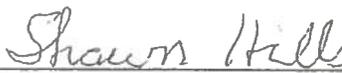
DATED this 3rd day of February, 2012.

PSI/HEALTH LEADS SYSTEM, INC

By: 
Its: PRESIDENT

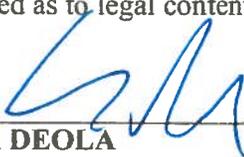

LANDON JORDON


MELANIE HALL


SHAWN HILLS


BARBARA HARRINGTON

Approved as to legal content:


LINDA DEOLA
Attorney for Respondents

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 CSI and the Respondents is hereby adopted as if set forth fully herein.

DATED this 7th day of February, 2012.

MONICA J. LINDEEN
Commissioner of Securities and Insurance

By: 

ROBERT W. MOON
Deputy Commissioner of Insurance

cc: Mike Winsor, CSI
Linda Deola, Respondents' Attorney