

**COMMISSIONER OF SECURITIES AND INSURANCE
MONTANA STATE AUDITOR**

IN THE MATTER OF:

RON WILSON,
SURETY PARTNERS, LLP,

Respondent.

) CASE NO. INS-2011-231
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**PERMANENT CEASE AND DESIST
ORDER**

The Commissioner of Securities and Insurance, Montana State Auditor (Commissioner), pursuant to the authority of the Montana Insurance Code, Mont. Code Ann. § 33-1-101, et seq. (Code), hereby issues the following Findings of Fact, Conclusions of Law, and Order:

FINDINGS OF FACT

1. Ron Wilson (Wilson) is not a licensed insurance producer. He has never been licensed as an insurance producer in Montana. Wilson has never had a certificate of authority to act as an insurer.
2. Wilson, through his company, Surety Partners, LLP, issued a surety bond to a general contractor, Montana Builders, LLC (Montana Builders).
3. On or about June 13, 2011, the Office of the Commissioner of Securities and Insurance, Montana State Auditor (CSI), received a complaint from Schine, Inc. d/b/a Bear Paw Technologies (Bear Paw) regarding Montana Builders' failure to pay it for work performed on the project for which the surety bond was issued.

4. The CSI investigated the Bear Paw complaint and discovered Montana Builders had attempted to make a claim against the surety bond. Montana Builders was told the bond had lapsed and no money was available to pay the overruns. The CSI also discovered a number of other Montana businesses had not been paid for work done on the project insured by Wilson's surety bond.

5. When contacted, Wilson had no plausible explanation for where the money went or why the surety bond was allowed to "lapse" well before the project end-date. Wilson indicated he had no money to pay on the claim against the bond he issued. Wilson also admitted he was not licensed in Montana in any capacity.

6. On March 20, 2012, Respondent, Ron Wilson, was served a copy of the Temporary Cease and Desist Order issued by the Commissioner in this matter by certified U.S. mail. Mr. Wilson has failed to request a hearing within the time period prescribed by law and noted in the Temporary Cease and Desist Order.

CONCLUSIONS OF LAW

1. The Commissioner has jurisdiction over this matter pursuant to Mont. Code Ann. § 33-17-101, et seq.

2. Pursuant to Mont. Code Ann. § 33-1-1202(4), a person commits the act of insurance fraud when the person accepts premium money knowing that coverage will not be provided.

3. Respondent violated Mont. Code Ann. § 33-1-1202(4) when he collected premium for the surety bond he issued to Montana Builders knowing no coverage would be provided.

4. The Respondent's failure to timely request a hearing renders the temporary cease and desist order permanent by operation of law pursuant to Mont. Code Ann. § 33-1-318(1)(b).

ORDER

Pursuant to Mont. Code Ann. § 33-1-318, it appears to the Commissioner that the above named Respondent committed acts constituting violations of the Insurance Code, and, therefore, hereby orders Respondent to permanently cease and desist any action or activity that constitutes a violation of the Code.

DATED this 4th day of May, 2012.



MONICA J. LINDEEN
Commissioner of Securities and
Insurance, Montana State Auditor

cc: Ronald Wilson
Mike Winsor