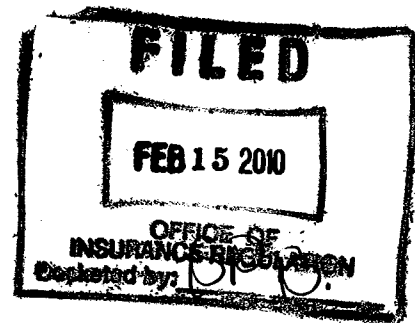




OFFICE OF INSURANCE REGULATION

KEVIN M. MCCARTY
COMMISSIONER



IN THE MATTER OF:

Case No.: 89549-07

NATIONAL HOME PROTECTION
_____ /

FINAL ORDER TO CEASE AND DESIST

THIS MATTER came on before the undersigned Insurance Commissioner of the State of Florida for consideration and final agency action, who having considered the record in this case and being fully advised of the premises, finds and orders as follows:

1. On December 18, 2009, an Order to Cease and Desist was issued by the Office of Insurance Regulation (hereinafter "Office") notifying National Home Protection (hereinafter "NHP") that they were transacting warranty business in the State of Florida without holding a license to provide home and/or service warranties in Florida.

2. The Order to Cease and Desist was served on the Chief Financial Officer of the State of Florida by Hand Delivery on December 18, 2009. The Chief Financial Officer of the State of Florida forwarded a copy of the Order to Cease and Desist to NHP by United States Certified Mail on December 24, 2009. NHP has not responded to the Order.

3. The Office has jurisdiction over NHP for purposes of this action.

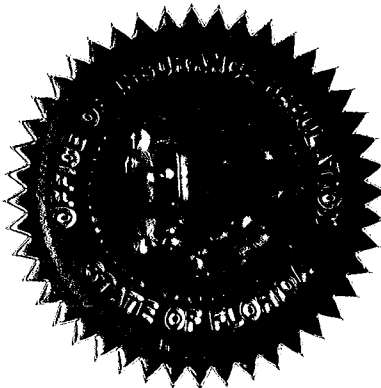
IT IS HEREBY ORDERED:

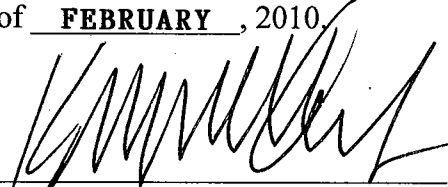
4. The findings of fact and conclusions of law contained in the December 18, 2009, Order to Cease and Desist, are hereby **ADOPTED** and **INCORPORATED** into this Final Order to Cease and Desist.

5. NHP, whether acting in the State of Florida as a provider of home and/or service warranty business, or otherwise engaging in providing or offering to provide home and/or service warranties, either directly or indirectly through named or unnamed persons, successor companies, entities or agents, shall forthwith **CEASE AND DESIST** from the transaction of providing and/or offering to provide home and/or service warranties in the State of Florida or with Florida consumers, including individuals, businesses, and state or local government agencies. However, regardless of the ongoing prohibition against providing and/or offering to provide home and/or service warranties in the State of Florida, NHP shall pay any and all valid claims or otherwise fully service any and all home and/or service warranty policies executed in the State of Florida or issued to any Florida consumer.

6. NHP, within Thirty (30) days of the issuance of this Order, shall provide written certification signed by a company officer that NHP is no longer providing and/or offering to provide home and/or service warranties in the State of Florida or with Florida consumers.

DONE AND ORDERED this 15TH day of FEBRUARY, 2010.





KEVIN M. MCCARTY
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek review of this Order pursuant to Section 120.68, Florida Statutes, and Rule 9.110, Fla. R. App. P. Review proceedings must be instituted by filing a petition or notice of appeal with the General Counsel, for the OFFICE of Insurance Regulation, acting as the Agency Clerk, at 612 Larson Building, Tallahassee, Florida, 32399 and filing a copy of the same with the appropriate District Court of Appeal within thirty (30) days of rendition of this Order.

Copies Furnished:

DAVID SERUYA, President
National Home Protection
42 West 38th Street
New York, New York 10018

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Tallahassee, Florida 32399