



FILED

MAR 29 2016

OFFICE OF
INSURANCE REGULATION
Docketed by: SPB

OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

VERITAS LEGAL PLAN, INC.
_____ /

CASE NO.: 167043-15

CONSENT ORDER

THIS CAUSE came on for consideration upon agreement between VERITAS LEGAL PLAN, INC. (hereinafter referred to as "VERITAS"), and the OFFICE OF INSURANCE REGULATION (hereinafter referred to as the "OFFICE"). Based on a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter of, and parties to, this proceeding.
2. VERITAS is a Florida-domiciled corporation. VERITAS does not hold a certificate of authority from the OFFICE in any capacity.
3. The OFFICE conducted an investigation of VERITAS pursuant to Sections 624.307 and 642.032, Florida Statutes. As a result of such investigation, the OFFICE determined that VERITAS was acting as a legal expense insurer without a certificate of authority.

4. On June 9, 2014, VERITAS filed an application for a certificate of authority to act as a legal expense insurer.
5. On August 29, 2014, the OFFICE issued a letter denying VERITAS' application.
6. On SEPTEMBER 16, 2014, VERITAS filed a petition for a formal adversarial hearing to contest the OFFICE's denial letter. The petition was withdrawn on December 3, 2014.
7. On January 22, 2015, VERITAS submitted a new application for a certificate of authority.
8. On February 11, 2015, the OFFICE issued an Order to Cease and Desist alleging that while its application was pending, VERITAS continued to solicit and conduct legal expense insurance business in the state of Florida. VERITAS represents that it stopped soliciting Florida consumers, as directed by the OFFICE, in or around May of 2014.
9. On May 11, 2015, the OFFICE issued a letter denying VERITAS' January 22, 2015 application.
10. The OFFICE and VERITAS enter into this Consent Order to resolve the February 11, 2015 Order to Cease and Desist.
11. VERITAS expressly waives a hearing in this matter and the making of Findings of Fact and Conclusions of Law by the OFFICE, and all further and other proceedings herein to which the parties may be entitled by law or rules of the OFFICE. VERITAS hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order, in any forum now or in the future available to it, including the right to any administrative proceeding, circuit or federal court action, or any appeal.


12. VERITAS agrees that, upon the execution of this Consent Order, it shall be subject to the following terms and conditions with respect to Florida consumers:
 - a. VERITAS shall cease and desist from engaging in the activities of a legal expense insurer in the state of Florida.
 - b. VERITAS shall notify its current Florida consumers, upon the completion of their debt relief programs, that their contracts will be cancelled.
 - c. VERITAS shall include the statement "Not available in Florida" in no less than 10-point type on its website, participating attorney profile forms, and marketing materials. This disclosure shall be in bold or contrasting color and in not less than 10 point type or no smaller than the most frequently used font on the page.
 - d. The website, forms, and marketing materials shall be updated within thirty (30) days of the execution of this Consent Order.
 - e. VERITAS shall pay an administrative penalty of five thousand dollars (\$5,000) and administrative costs of three thousand dollars (\$3,000) within 30 days of the execution of this Consent Order.
13. VERITAS agrees that failure to adhere to one or more of the above terms and conditions of this Consent Order shall constitute a violation of a lawful order of the OFFICE, and shall subject VERITAS to such administrative action as the OFFICE may deem appropriate.
14. Except as noted above, each party to this action shall bear its own costs and attorney's fees.

WHEREFORE, the agreement between VERITAS and the OFFICE, the terms and conditions of which are set forth above, is APPROVED.

FURTHER, all terms and conditions above are hereby ORDERED.

DONE AND ORDERED this 29TH day of MARCH, 2016.





KEVIN M. MCCARTY
Commissioner
Office of Insurance Regulation

By execution hereof, VERITAS LEGAL PLAN, INC. consents to entry of this Consent Order, agree without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that he or she has the authority to bind VERITAS LEGAL PLAN, INC to the terms and conditions of this Consent Order.

VERITAS LEGAL PLAN, INC.

By: 

Print Name: Angelo Anzalone

Title: PRESIDENT

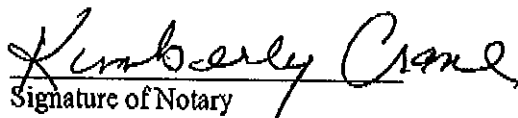
Date: 3/24/16

Corporate Seal

STATE OF FLORIDA

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 24 day of MARCH 2016, by ANGELO ANZALONE, who is personally known to me or has produced the following identification _____.


Signature of Notary

KIMBERLY CRANE
Print or Type Name



My Commission Expires:

COPIES FURNISHED TO:

Angelo Anzalone, President
Veritas Legal Plan, Inc.
639 East Ocean Avenue #103
Boynton Beach, Florida 33435

Susanne Murphy, Deputy Commissioner
Florida Office of Insurance Regulation
Market Investigations
200 East Gaines Street
Tallahassee, Florida 32399-4210

Monica T. Ross, Assistant General Counsel
Florida Office of Insurance Regulation
Legal Services Office
200 East Gaines Street
Tallahassee, Florida 32399-4206