

**STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE**

IN RE:

EGV Companies, Inc.
Maine Registration No. SPF329814
NAIC Entity No. 19105690

Docket No. INS-19-227

**CONSENT AGREEMENT
AND ORDER**

EGV Companies, Inc. ("EGV"), the Superintendent of the Maine Bureau of Insurance (the "Superintendent"), and the Office of the Maine Attorney General (the "Attorney General") hereby enter into this Consent Agreement ("Agreement") pursuant to 10 M.R.S. § 8003(5)(B) to resolve, without resort to an adjudicatory proceeding, violations of the Maine Insurance Code.

STATUTORY AUTHORITY

1. Under 10 M.R.S. § 8003(5)(A-1) and 24-A M.R.S. § § 12-A and 7109, the Superintendent may issue a warning, censure or reprimand to a registrant; may suspend, revoke or refuse to renew a registration; may impose conditions of probation on a registrant; may impose a civil penalty upon a registrant; or may take any combination of such actions in response to the registrant's violation of any applicable insurance laws, rules, conditions of registration, or lawful orders of the Superintendent.
2. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve an investigation without further proceedings by entering into a consent agreement with a registrant and with the consent of the Attorney General.

STATEMENT OF FACTS

3. The Superintendent is the State official charged with administering and enforcing Maine's insurance laws and regulations, and the Bureau of Insurance ("the Bureau") is the administrative agency with such jurisdiction.
4. The Superintendent has jurisdiction over this matter pursuant to the powers set forth in the Insurance Code generally, as well as the specific provisions of 24-A M.R.S. §§ 12-A, 211, 7109 and 10 M.R.S. § 8003.

5. EGV has been registered in Maine as a service contract provider since April 18, 2019 and is domiciled in Missouri.
6. In March of 2018, the Bureau received a complaint regarding a vehicle service agreement marketed as Omega Auto Care. The Maine consumer purchased this service contract on January 12, 2017. The contract identified "Ensurity, Inc." as the administrator.
7. Ensurity, Inc. legally changed their name to EGV Companies, Inc., effective February 16, 2016.
8. The Bureau confirmed that EGV has administered 662 contracts since September 3, 2014, of which 284 are still active.
9. EGV did not register as a service contract administrator in Maine until April 18, 2019.

VIOLATIONS OF LAW

10. 24-A M.R.S. § 7103(4) states in relevant part that "[a] provider or administrator of service contracts issued, sold or offered for sale in this State shall apply for registration with the superintendent on a form prescribed by the superintendent...The registration must be updated by written notification to the superintendent if changes occur in the registration on file."
11. As set forth in paragraphs 5 through 9, EGV violated § 7103(4) by failing to register as an administrator prior to administering Maine service contracts.

COVENANTS

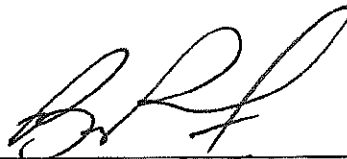
12. EGV agrees to the Statement of Facts and Violations of Law stated above and agrees that such actions make it subject to disciplinary action.
13. EGV accepts as disciplinary action the imposition of a civil penalty in the amount of one thousand two hundred and fifty dollars (\$1250). No later than sixty (60) days after executing this Agreement, EGV will remit to the Maine Bureau of Insurance a company check in the amount of one thousand dollars (\$1250) payable to the Treasurer of the State of Maine.
14. EGV agrees to continue to file complete and timely registration renewal forms while it acts as an administrator for Maine service contracts and to provide written notice to the Superintendent of any changes to the information on its filed forms.
15. The parties to this Agreement understand that nothing herein shall affect any right or interest which any person not a party to this Agreement may possess.

16. This Agreement is not subject to appeal. EGV waives any right it might have to appeal any matter that is a subject of this Agreement.
17. This Agreement constitutes an Order of the Superintendent. A violation of its terms is enforceable by the Superintendent pursuant to 24-A M.R.S. §§ 12-A, 211 and 7109.
18. This Agreement is also enforceable by an action in Maine Superior Court pursuant to 24-A M.R.S. § 214, 10 M.R.S. § 8003(5)(B), and 14 M.R.S. § 3138.
19. The effective date of this Agreement is the date of the Superintendent's signature.
20. This Agreement may be modified only by a written agreement executed by all of the parties hereto. Any decision to modify, continue or terminate any provision of this Agreement rests in the discretion of the Superintendent and the Attorney General.
21. This Agreement is a public record subject to the provisions of the Maine Freedom of Access Act. It will be available for public inspection and copying as provided for by 1 M.R.S. § 408-A, and it will be reported to the National Association of Insurance Commissioners' (NAIC) Regulatory Information Retrieval System (RIRS) database.
22. By the duly-authorized signature of its representative on this Agreement, EGV warrants that it has consulted with counsel before signing the Agreement or has knowingly and voluntarily decided to proceed in this matter without consulting counsel, that it understands this Agreement, and that it enters into the Agreement voluntarily and without coercion of any kind from any person.
23. In return for EGV's execution of and compliance with the terms of this Agreement, the Superintendent and the Attorney General agree to forego pursuing further disciplinary measures or other civil or administrative sanctions arising under the Maine Insurance Code for the specific conduct described in this Agreement, other than those sanctions agreed to herein. However, should EGV fail to comply with or violate this Agreement, it may be subject to any available remedy under the law for such a failure or violation.

[THE REMAINDER OF THIS PAGE IS LEFT BLANK INTENTIONALLY]

EGV COMPANIES, INC.

Dated: 9/24, 2019



Name: Brian P. Fox
Title: VIP

FOR THE OFFICE OF THE ATTORNEY GENERAL

Dated: 9/26, 2019



Lisa A. Wilson
Assistant Attorney General

THE SUPERINTENDENT OF THE MAINE BUREAU OF INSURANCE

Dated: 10-1, 2019



Eric A. Cioppa
Superintendent