

FEB 27 2019

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

In the Matter of the Unauthorized)	SUMMARY ORDER
Insurance Activities of)	TO CEASE AND DESIST
)	
ESURRANTY, INC.)	
)	CAUSE NO.: I-97
)	
)	

The Department of Insurance (herein the "Department"), by and through its Director, Bruce Ramage, upon Petition for Cease and Desist filed by Department counsel, Krystle Ledvina Garcia, hereby orders Esurranty, Inc. to immediately CEASE AND DESIST doing business in or from this state as an insurer. NOTICE IS HEREBY GIVEN:

1. That the Director of Insurance is charged with enforcement of the insurance laws of the State of Nebraska, including those relating to unauthorized insurers. See, Neb. Rev. Stat. § 44-101 et seq., specifically Neb. Rev. Stat. §§ 44-2001 to 44-2008;
2. That Neb. Rev. Stat. § 44-102 defines insurance as a contract whereby one party, called the insurer, for a consideration, undertakes to pay money or its equivalent or to do an act valuable to another party, called the insured, or to his or her beneficiary, upon the happening of the hazard or peril insured against whereby the party insured or his or her beneficiary suffers loss or injury;
3. That Neb. Rev. Stat. § 44-2002 provides that it shall be unlawful for an insurer to transact insurance business in this state without a certificate of authority from the director;
4. That Respondent has not obtained a certificate of authority from the director to operate as an insurer.
5. That following an investigation into this matter, the Department of Insurance has reasonable cause to believe that Respondent is engaged in business in this state as an unauthorized insurer in violation of Neb. Rev. Stat. § 44-2202. Specifically,
 - (a) Respondent has acted to market and sell cell phone insurance to Nebraska residents. Respondent has caused its cell phone insurance to

be advertised and sold to Nebraska consumers through the internet at the following website: www.esurranty.com.

WHEREFORE, pursuant to the Nebraska Insurance Code, specifically Neb. Rev. Stat. § 44-2003, I, Bruce Ramage, do hereby find that the continued transaction of insurance business in Nebraska by Respondent without a certificate of authority issued by the Department of Insurance, is a violation of the Nebraska Insurance Code and, as such, constitutes an immediate danger to the public welfare by placing the public in harm so as to necessitate this immediate issuance of an Order.

ACCORDINGLY, IT IS THEREFORE CONSIDERED, ORDERED AND ADJUDGED that Respondent shall immediately CEASE AND DESIST from transacting business in this state as an insurer, including marketing to, or soliciting Nebraska residents.

IT IS FURTHER ORDERED that Respondent shall add a disclaimer to any and all websites advertising Respondent's products or services that said products and services "are not available in the State of Nebraska."

NOTICE OF RIGHTS

A hearing on this matter may be requested in writing within ten (10) business days after receipt of this Order as authorized under Neb. Rev. Stat. § 44-2003. If a hearing is requested, the Director shall schedule a hearing within ten (10) business days after receipt of the request.

Dated this 27 day of February, 2019.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE,



Bruce Ramage
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing SUMMARY ORDER TO CEASE AND DESIST was served upon Respondent by mailing a copy to Esurranty, Inc., 5550 Painted Mirage Rd., Ste. 320, Las Vegas, NV 89149, by certified mail, return receipt requested, and regular U.S. mail, on this 27 day of February, 2019.


