

FEB 06 2015

FILED

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

In the Matter of the Unauthorized Motor)	
Vehicle Service Contract Activities of)	SUMMARY ORDER TO
)	CEASE AND DESIST
CORNERSTONE DEALER SERVICES,)	
TIM SCHUUR, and)	
LANCE DAVIS.)	
)	
)	CAUSE NO.: I-92
)	

The Department of Insurance (herein the "Department"), by and through its Director, Bruce R. Ramage, upon Petition for Cease and Desist filed by Department counsel, Matthew W. Holman, hereby orders Cornerstone Dealer Services, Tim Schuur, and Lance Davis (collectively "Respondents") to immediately CEASE AND DESIST issuing, selling, or offering for sale motor vehicle service contracts in the State of Nebraska which are not in compliance with the Nebraska Motor Vehicle Service Contract Reimbursement Insurance Act. Specifically, pursuant to Neb. Rev. Stat. § 44-3524, NOTICE IS HEREBY GIVEN:

1. The Director of Insurance is charged with enforcement of the insurance laws of the State of Nebraska, including the Motor Vehicle Service Contract Reimbursement Insurance Act. See, Neb. Rev. Stat. § 44-101 and §§ 44-3520 to 44-3526.
2. Neb. Rev. Stat. § 44-3521 defines a motor vehicle service contract provider as a person who issues, makes, provides, sells, or offers to sell a motor vehicle service contract.
3. Neb. Rev. Stat. § 44-3522 provides that no motor vehicle service contract shall be issued, sold, or offered for sale in Nebraska unless it is insured under a motor vehicle service contract reimbursement insurance policy issued by an insurer authorized to do business in this state. Further, no motor vehicle service contract shall be issued, sold, or offered for sale in Nebraska unless true and correct copies of the motor vehicle service contract and the motor vehicle service contract reimbursement policy have been filed with the director.
4. Following an investigation into this matter, the Department has reasonable cause to believe that Respondents have sold motor vehicle service contracts not backed by a motor vehicle service contract reimbursement insurance policy in Nebraska and not filed with the director of insurance, in violation of Neb. Rev. Stat. § 44-3522.

WHEREFORE, pursuant to the Nebraska Insurance Code, specifically Neb. Rev. Stat. § 44-3524, I, Bruce R. Range, do hereby find that the sale of motor vehicle service contracts by Respondents without Respondents being insured under a motor vehicle service contract reimbursement policy and without properly filing these forms constitutes a failure to comply with the Motor Vehicle Service Contract Reimbursement Insurance Act.

ACCORDINGLY, IT IS THEREFORE ORDERED that Respondents shall immediately CEASE AND DESIST from issuing, selling, or offering for sale in Nebraska motor vehicle service contracts whether under Respondents' own names or any other name whatsoever used by any Respondent individually. Respondents have ten business days after receipt of this order to request a hearing on the matter.

Dated this 6 day of February, 2015.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE,



BRUCE R. RAMGE
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing PETITION FOR CEASE AND DESIST ORDER AND NOTICE OF HEARING with attachments was served upon Respondents by certified mail, return receipt requested, on this 6th day of February, 2015, to the following:

Cornerstone Dealer Services
3707 Cypress Creek Parkway, Suite 240
Houston, TX 77068

Tim Schuur
3707 Cypress Creek Parkway, Suite 240
Houston, TX 77068

Lance Davis
3707 Cypress Creek Parkway, Suite 240
Houston, TX 77068

A handwritten signature in blue ink that reads "Brandis J. Coursey". The signature is written in a cursive style and is positioned above a horizontal line.