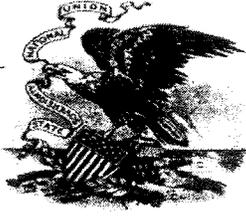


STATE OF ILLINOIS

DEPARTMENT OF INSURANCE



IN THE MATTER OF:

AIM HEALTH PLANS, INC.
aka AIM GUARANTEED ISSUE
HEALTH, LOUIS RICHARD DeLUCA
INSURANCE RESOURCES GROUP, INC.
INTEGRATED INSURANCE MARKETING, INC.
GARY L. KEARNS, JR., CEO CLUBS, INC.
aka CHIEF EXECUTIVE
OFFICERS CLUB

HEARING NO. 10-HR-0706

ORDER

I, Michael T. McRaith, Director of Insurance of the State of Illinois, hereby certify that I have read the Record in this matter and the hereto attached Findings of Fact, Conclusions of Law and Recommendations of the Hearing Officer, Louis Butler, heretofore appointed and designated pursuant to Section 402 of the Illinois Insurance Code (215 ILCS 5/402) to conduct a hearing in the above-captioned matter and that I have carefully considered the Record of the Hearing and the Findings of Fact, and Conclusions of Law and Recommendations of the Hearing Officer attached hereto and made a part hereof.

I, Michael T. McRaith, Director of Insurance, being duly advised in the premises, do hereby adopt the Findings of Fact, and Conclusions of Law and Recommendations of the Hearing Officer as my own, and based on said Findings, Conclusions and Recommendations enter the following Order under the authority granted to me by Article XXIV of the Illinois Insurance Code (215 ILCS 5/401 et seq.) and Article X of the Illinois Administrative Procedure Act. (5 ILCS 100/10-5 et seq.)

This Order is a Final Decision pursuant to the Illinois Administrative Procedure Act (5 ILCS 100/1 et. seq.). Parties to the proceeding may petition the Director of Insurance for a Rehearing or to Reopen the Hearing pursuant to 50 Ill. Adm. Code 2402.280. Appeal of this Order is governed by the Illinois Administrative Review Law (735 ILCS 5/3-101 et. seq.).

THEREFORE IT IS HEREBY ORDERED THAT:

- 1) The Order to Cease and Desist previously issued in this matter is made permanent; and
- 2) The Respondents shall each pay a civil forfeiture in the amount of \$25,000 within 35 days of the date of this Order directly to the Illinois Department of Insurance, 320 West Washington Street, Springfield, Illinois 62767; and
- 3) The Respondents shall pay as costs of this proceeding, within 35 days of the date of this Order, the sum of \$155.75, directly to the Illinois Department of Insurance, 320 West Washington Street, Springfield, Illinois 62767.

DEPARTMENT OF INSURANCE

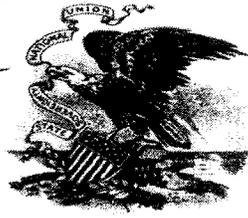
DATE: 8 September 2010



MICHAEL T. MCRAITH
Director of Insurance

STATE OF ILLINOIS

DEPARTMENT OF INSURANCE



IN THE MATTER OF:

AIM HEALTH PLANS, INC.
aka AIM GUARANTEED ISSUE
HEALTH, LOUIS RICHARD DeLUCA
INSURANCE RESOURCES GROUP, INC.
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HEARING NO. 10-HR-0706

Now comes Louis Butler, Hearing Officer in the above-captioned matter and offers his Findings of Fact, Conclusions of Law and Recommendations to the Illinois Director of Insurance.

FINDINGS OF FACT

1. On June 28, 2010 the Illinois Director of Insurance issued an Order to Cease and Desist and Notice of Hearing to AIM Health Plans, Inc. aka AIM Guaranteed Issue Health, Louis Richard DeLuca, Insurance Resources Group, Inc., Integrated Insurance Marketing, Inc., Gary L. Kearns, and CEO Clubs Inc., aka Chief Executive Officers Club (Respondents). Hearing Officer Exhibit # 1.
2. On June 28, 2010, Glen Gasiorek filed a Notice of Appearance as counsel in this matter on behalf of the Department (Hearing Officer Exhibit # 1).
3. On June 28, 2010 the Director issued an Authority to Conduct Hearing appointing Louis Butler as Hearing Officer in this proceeding (Hearing Officer Exhibit # 2).

4. The Director alleged that the Respondents have advertised, solicited, sold; collected premiums; issued, mailed and delivered policies, contracts, certificates of insurance coverage or benefits, applications and are therefore conducting the business of insurance without statutory authority and further that they are engaged in unlawful acts, practices and transactions in violation of Section 121 of the Illinois Insurance Code (215 ILCS 5/121).

5. The Hearing in this matter was convened on August 5, 2010 at approximately 1:50 PM at the Department's offices in Chicago, Illinois at which time were present Louis Butler, Hearing Officer; Glen Gasiorok, on behalf of the Department. Andy Noyes appeared for the Department but did not testify. None of the Respondents appeared.

6. Hearing Officer Exhibits # 1-2 were entered into the record.

In its case in chief the Department moved, that pursuant to Ill. Adm. Code Title 50 Section 2402.200, that the Respondents be defaulted for failing to appear.

7. Amicus Court Reporters recorded the testimony taken in this proceeding and charged the Department \$155.75 for the Court Reporter's attendance and one copy of the proceedings and a CD.

CONCLUSIONS OF LAW

Based upon the above stated Findings of Fact and the entire Record in this matter the Hearing Officer offers the following Conclusions of Law to the Director of Insurance.

- 1) Louis Butler was duly appointed Hearing Officer in this matter pursuant to Section 402 of the Illinois Insurance Code (215 ILCS 5/402).
- 2) The Director of Insurance has jurisdiction over the subject matter and the parties in this proceeding pursuant to the Illinois Service Contract Act (215 ILCS 152/1 et seq.).
- 3) The purpose of this proceeding was to determine whether the individuals and entities have engaged in the transaction of insurance business in this State without first procuring a certificate of authority from the Director of Insurance.

Ill. Adm. Code Title 50 Section 2402.200 states:

Section 2402.200 Default

Failure of a party to appear on the date set for hearing, or failure to proceed as ordered by the Hearing Officer, shall constitute a default. The Hearing Officer shall thereupon enter such Findings, Opinions, and

Recommendations as is appropriate under the pleadings and such evidence as he shall receive into the record.

- 4) Based on the allegations contained in the pleadings entered in this matter (Hearing Officer Exhibit # 1), which the Hearing Officer accepts as factual, the Hearing Officer finds that the individuals and entities have engaged in the transaction of insurance business in this State without first procuring a certificate of authority from the Director of Insurance. The Director of Insurance properly and correctly issued the Order to Cease and Desist.

RECOMMENDATIONS

Based upon the above stated Findings of Fact, Conclusions of Law and the entire Record in this matter the Hearing Officer offers the following Recommendations to the Director of Insurance:

1. That the Order to Cease and Desist issued by the Director to the Respondents be made permanent.
2. The Respondents each be assessed a civil penalty in the amount of \$25,000 for issuing, advertising, soliciting, selling; collecting premiums; issuing, mailing and delivering policies, contracts, certificates of insurance coverage or benefits, applications and are therefore conducting the business of insurance without statutory authority.
3. That the Respondents be assessed the costs of this proceeding.

Hearing Officer

Date: August 27, 2010

Louis Butler
Louis Butler
Hearing Officer