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FILED

MAR 31 2009

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	
)	Docket No. 18-2528-09
PACIFIC INTERNATIONAL INSURANCE)	
COMPANY, LTD., and)	CEASE AND DESIST
)	ORDER AND NOTICE
INTERNATIONAL ADMINISTRATORS)	
LIMITED.)	
_____)	

Pursuant to the authority of the Idaho Insurance Code, Idaho Code § 41-101, *et seq.*, (the Code), and in particular Idaho Code § 41-213(1)(a), as well as the administrative procedures act, Idaho Code § 67-5201 *et seq.*, the Director of the Department of Insurance, State of Idaho (Director), issues this Cease and Desist Order (which does not include any monetary administrative penalty) without prior notice but with the opportunity for hearing based upon the following:

BACKGROUND

(1) On or about January 20, 2009, the Department of Insurance, State of Idaho (Department) received information indicating Pacific International Insurance Company, Ltd.

through its representative International Administrators, Ltd. (collectively Respondent) was conducting unlicensed insurance transactions in the state of Idaho.

FINDINGS OF FACT

(2) The Department conducted an investigation based upon the received information referenced in paragraph 1. The Department's records did not reveal any information indicating that the Respondent is licensed or authorized to conduct insurance transactions in the state of Idaho.

(3) On or about January 24, 2009, a Department examiner submitted an online application for medical insurance through the Respondent's website.

(4) On or about January 28, 2009, Respondent replied to the examiner via email advising that the examiner's submitted application had been accepted.

(5) On or about February 10, 2009, Respondent requested that the examiner email the signed application for issue of a "Cover Note".

CONCLUSIONS OF LAW

(6) Idaho Code § 41-113(1) provides that no person shall transact insurance in Idaho ... without complying with the applicable provisions of this code.

(7) Idaho Code § 41-110 defines "authorized" and "unauthorized" insurer as follows:

(1) An "authorized" insurer is one duly authorized by a subsisting certificate of authority issued by the director to transact insurance in this state.

(2) An "unauthorized" insurer is one not so authorized.

(8) Idaho Code § 41-112 defines "transacting insurance" as follows:

"Transacting insurance" includes any of the following:

(1) Solicitation and inducement.

(2) Preliminary negotiations.

(3) Effectuation of a contract of insurance.

(4) Transaction of matters subsequent to effectuation of a contract of insurance and arising out of it.

(5) Mailing or otherwise delivering any written solicitation to any person in this state by an insurer or any person acting on behalf of the insurer for fee or compensation.

(9) The Respondent's acts of soliciting and negotiating insurance applications from Idaho constitute conducting the business of transacting insurance without obtaining the required license(s), which constitute violations of Idaho Code §§ 41-113(1), 41-305, 41-913, and 41-1004.

ORDER

NOW, THEREFORE, acting pursuant to the public interest and Idaho Code § 41-213(1)(a), it is hereby ordered that Pacific International Insurance Company, Ltd., AND International Administrators, Ltd., their directors, officers, employees, agents and successors, immediately cease and desist from engaging in further unlicensed insurance transactions in Idaho from its address of 16/F, No. 9 Des Voeux Road West, Sheung Wan, Hong Kong as well as any other addresses, and from any other violation of the Idaho Insurance Code.

NOTICE

THE RESPONDENT IS HEREBY NOTIFIED that this Cease and Desist Order is a final order of the Director, subject to the Respondent's right to timely file a motion for reconsideration or a request for hearing. Pursuant to Idaho Code §§ 41-232 and 67-5246, the Respondent may file a motion for reconsideration of this Cease and Desist Order or a request for hearing within fourteen (14) days of the service of this Order.

Any hearing and subsequent proceedings in this matter will be conducted in accordance with Chapter 2, Title 41, of the Code and the Idaho Administrative Procedure Act, Idaho Code § 67-5201, *et seq.*

If the Respondent timely files a motion for reconsideration, the Department will dispose of such motion within twenty-one (21) days of its receipt, or the motion will be considered denied by operation of law, pursuant to Idaho Code § 67-5246(4).

If the Respondent timely files a request for hearing, the Respondent will be notified of the date, time and place of the hearing, as well as the name of the presiding officer. At the hearing, the Respondent will be entitled to enter an appearance, introduce evidence, examine and cross-examine witnesses, make arguments, and generally participate in the conduct of the proceedings. The Respondent may also be represented by legal counsel at its own expense.

Any motion for reconsideration or request for hearing must be timely made in writing, addressed to:

Teresa Jones
Assistant to the Director
Idaho Department of Insurance
P.O. Box 83720
Boise, Idaho 83720-0043
(208) 334-4217

With a copy sent to:

Thomas A. Donovan
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, Idaho 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal from such order to the district court by filing a petition in the district court of the county in which:

- a. a hearing was held;
- b. the final agency action was taken;
- c. the party seeking review of the order resides, or
- d. the real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days: (a) of the issuance of this Order, (b) of the issuance of an order denying a motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. Idaho

Code § 67-5273(2). The filing of an appeal to the district court does not itself stay the effectiveness of enforcement of the order being appealed.

IT IS SO ORDERED

DATED and EFFECTIVE this 31ST day of March 2009.



WILLIAM W. DYAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 31ST day of March 2009, caused a true and correct copy of the foregoing CEASE AND DESIST ORDER AND NOTICE to be served upon the following by the designated means:

Pacific International Insurance Company, Ltd.
Level 2 Lotemau Centre
Vaea Street
P.O. Box 3271
Apia
Samoa

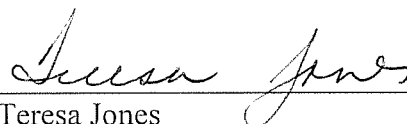
- first class mail
- certified mail
- hand delivery
- via facsimile

International Administrators Limited
16/F No. 9 Des Voeux Road West
Sheung Wan
Hong Kong

- first class mail
- certified mail
- hand delivery
- via facsimile

Thomas A. Donovan
Deputy Attorney General
Idaho Department of Insurance
700 W. State St., 3rd Floor
Boise, ID 83720-0043

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Assistant to the Director