



MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

MARK HAIRE
Deputy Commissioner of Insurance

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.state.ms.us

MAILING ADDRESS
Post Office Box 79
Jackson, Mississippi 39205-0079
TELEPHONE: (601) 359-1061
FAX: (601) 359-1076

April 27, 2010

RETURN RECEIPT REQUESTED

American Trade Association, Inc.
4676 Highway 41 N
Springfield, TN 37172-5867

Richard Bachman
1600 Magpie CV
Austin, TX 78746-7407

RE: CEASE AND DESIST NOTICE

Gentlemen:

It has come to the attention of the Mississippi Insurance Department ("Department") that American Trade Association (hereinafter "ATA") and Richard Bachman, have engaged in the business of insurance in the State of Mississippi by soliciting a Mississippi resident for the purpose of writing health coverage in this State. Said policy of Health Insurance was delivered to Carrie Ann Dossett.

The Department is vested with the responsibility of regulating the business of insurance in the State of Mississippi. Any person or other entity engaging in the business of insurance in this State must comply with this State's licensing and regulatory provisions, and no person or other entity shall engage in unfair or deceptive acts or practices as set out in Title 83 Chapter 5 of the Mississippi Code Annotated. Further, the Commissioner of Insurance is authorized to issue an order directing persons violating the insurance laws of this State to cease and desist from engaging in such practices.

Based upon the information available to the Commissioner of Insurance, it has been determined that ATA and Mr. Richard Bachman have engaged in the business of insurance in the State of Mississippi, as follows:

A Mississippi resident, Carrie Ann Dossett, was solicited by ATA to purchase health insurance in 2009. ATA obtained her information over the phone. However, once Ms. Dossett failed to locate ATA under AM Best Ratings website and the Better Business Bureau website, she informed ATA she wished to cancel her "coverage" and withdraw her information.

Neither Mr. Richard Bachman nor ATA are licensed or otherwise authorized in any capacity to engage in the business of insurance in the State of Mississippi.

Accordingly, ATA and Mr. Richard Bachman are directed to **IMMEDIATELY CEASE AND DESIST** from engaging in the business of insurance in the State of Mississippi, including, any and all activity that requires a license from the Mississippi Insurance Department.

You may request a hearing before the Commissioner of Insurance or his designated representative pertaining to this matter. Any such request must be in writing. Any correspondence or other communication regarding a hearing request or other matters should be directed to the Legal Division, Mississippi Insurance Department.

Sincerely,

MIKE CHANEY
COMMISSIONER OF INSURANCE

BY:


Mark Haire
Deputy Commissioner