



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

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*For more information, contact:*

Bob Hanson  
Public Information Officer  
785-296-7807  
bhanson@ksinsurance.org

## Four companies ordered to stop selling misleading insurance products in Kansas

TOPEKA, Kan. — Sandy Praeger, Kansas Commissioner of Insurance, has issued a cease and desist order for four companies and four individuals for selling unauthorized health insurance and distributing deceptive advertising.

The companies are Real Benefits Association, Serve America Assurance LTD, American Trade Association LTD and Smart Data Solutions LLC. All are headquartered in other states.

Serve America Assurance, American Trade Association and Smart Data Solutions have been the subject of consumer protection orders, warnings and fines in other states, including Oklahoma, North Carolina, Indiana, Connecticut, Arkansas and Michigan.

Also under the cease and desist order are individuals Bart Posey, Richard H. Bachman, John Miller and Dave Clark. All live outside Kansas, and all are officers with one or more of the banned companies.

“Complaints received from Kansas consumers led to my issuing the order,” Commissioner Praeger said. “These companies and persons were not authorized to sell any type of insurance product in the state. Authorized companies have to follow our consumer protections. In these cases, the companies ignored our laws.”

The sales of the insurance products in question occurred through Internet and fax solicitations. One of the fax solicitations offered “complete health care plans” but did not list an insurance agency, agent or company, only a phone number. Real Benefits Association was also cited for statute violations regarding prompt claims payments for two Kansans who were RBA members.

“When dealing with unknown or out-of-state insurance companies,” Commissioner Praeger said, “we always urge Kansas consumers to ‘Stop.Call.Confirm.’ **Stop** your transaction, **Call** our Consumer Assistance representatives and **Confirm** that the company is licensed and in good standing in Kansas.”

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The Kansas Insurance Department's Consumer Assistance Hotline (for Kansas residents) is 800-432-2484.

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*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org).*