

STATE OF OHIO
DEPARTMENT OF INSURANCE
2100 Stella Court
Columbus, Ohio 43215-1067

IN RE: :
: :
SHERI L. CONDON, f.k.a. SHERI L. COLLINS : ORDER TO CEASE AND DESIST
: AND NOTICE OF HEARING
:

WHEREAS, the Ohio Department of Insurance ("Department") is charged with the responsibility of protecting insurance consumers and regulating the insurance industry pursuant to Title 39 of the Ohio Revised Code ("R.C.") and the rules and regulations adopted thereunder.

WHEREAS, upon investigation, the Superintendent has been advised that Sheri L. Condon, f.k.a. Sheri L. Collins, ("Condon") has committed an unfair trade act or practice in the business of insurance by soliciting and selling health insurance from an unlicensed and unauthorized entity(-ies) that engaged in the business of insurance or provided health care benefits or coverage in the State of Ohio. Condon's conduct has caused substantial and material harm. The grounds are alleged below.

1. The last known operating address for Condon is 300 Sycamore Street, Greenville, Ohio;
2. Insurance coverage was solicited and sold by Condon, a licensed insurance agent in the State of Ohio;
3. In March of 2001, Condon negotiated, solicited and/or sold Robert and Vickie Matheny health insurance benefits or coverage with the unlicensed and unauthorized entity(-ies) called TRG Marketing, LLC, but possibly operating as TRG Administration or TRG Health Plan ("TRG"), via the Mathenys' membership in Team National, a.k.a. National Companies, Inc. ("Team National").
4. Team National holds itself out as a direct-sales or "network marketing" company which offers various products to its members;
5. Condon completed the health insurance benefits or coverage transaction on behalf of Mr. and Mrs. Matheny;
6. Mr. and Mrs. Matheny believed that they had health insurance coverage with TRG based on Condon's representations and they relied on that belief;
7. TRG is not licensed as a health insurance company, a multiple employer welfare arrangement ("MEWA"), and/or as an insurance company authorized to do business in the State of Ohio;
8. During the period between March of 2001 through November of 2001, the period of alleged coverage with TRG, Mr. and Mrs. Matheny paid approximately three thousand three hundred fifty-five dollars (\$3,355.00) in health care premiums;
9. During the period between June of 2001 through November of 2001, the period of alleged coverage with TRG, Mr. and Mrs. Matheny incurred medical bills totaling

approximately eighteen thousand one hundred thirty-one dollars and sixty-nine cents (\$18,131.69);

10. As of today's date, TRG has not paid Mr. and Mrs. Matheny's claims;
11. In March of 2001, Condon negotiated, solicited and/or sold Michael and Deborah Canterbury health insurance benefits or coverage with the unlicensed and unauthorized entity(-ies) called TRG, via the Canterburys' membership in Team National;
12. Mr. and Mrs. Canterbury also joined Team National to purchase health insurance benefits or coverage through TRG;
13. Mr. and Mrs. Canterbury believed that they were insured by TRG based on Condon's representations and they relied on that belief;
14. TRG is not licensed as a health insurance company, a MEWA, and/or an insurance company authorized to do business in the State of Ohio;
15. During the period between April of 2001 through November of 2001, the period of alleged coverage, Mr. and Mrs. Canterbury paid approximately two thousand three hundred fifty-two dollars (\$2,352.00) in health care premiums;
16. During the period between April of 2001 through November of 2001, the period of alleged coverage with TRG, Mr. and Mrs. Canterbury incurred medical bills totaling approximately one thousand three hundred twenty-two dollars and sixty-nine cents (\$1,322.69);
17. As of today's date, TRG has not paid Mr. and Mrs. Canterbury's claims;

Condon has thereby engaged in unfair and deceptive acts and is in violation of R.C. 3901.20 as defined in R.C. 3901.21(A) and/or (B). Moreover, such conduct is prohibited by former R.C. 3905.49(B)(8).

PURSUANT TO R.C. 3901.221 AND FORMER R.C. 3905.49(G), CONDON IS HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM THE ABOVE DESCRIBED INSURANCE ACTIVITIES unless and until she complies with the statutes and rules listed above. A hearing to determine the continuation or revocation of this Order, along with any other remedies available under R.C. 3901.221 and/or R.C. 3905.49(G), shall be held at 10:00 a.m. on April 4, 2003 at the Ohio Department of Insurance, 2100 Stella Court, Columbus, Ohio 43215-1067.

3/21/03
Date


ANN H. WOMER BENJAMIN
SUPERINTENDENT OF INSURANCE