



## Nevada Division of Insurance

Alice A. Molasky-Arman, Commissioner

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**For Immediate Release**

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### **Sham Insurers Shut Down and Ordered to Pay Fines**

Nevada Insurance Commissioner Alice A. Molasky-Arman ordered H.G Wilson Group, Inc. dba Wilson Pacific Insurance Company (“Wilson Pacific”) and H.G Wilson Group, Inc. dba Landmark American Insurance Company (“Landmark American”) to pay administrative fines of \$85,000, collectively, for violations of unfair trades practices and acting as unauthorized insurers in the state of Nevada. In addition, Cameron Jennings, who was purported to be the president of Wilson Pacific and vice president of the “Western Zone” of Landmark American, was ordered to pay an administrative fine of \$35,000. Further action against Cameron Jennings is being referred to the State of Nevada Office of the Attorney General for possible criminal prosecution.

Molasky-Arman issued her order after holding public hearings on August 30 – 31, 2005, and on January 20, 2006, at the offices of the Division of Insurance.

In an agreement reached just prior to the conclusion of the hearings, California producers Donald N. Gail and Don Gail Insurance were dismissed from the action after paying an assessment totaling \$11,000. The agreement also mandated that neither Donald N. Gail nor Donald N. Gail dba Don Gail Insurance may directly or indirectly apply for any type of insurance license, registration, certificate of authority or certificate of eligibility in Nevada for one year from the date of the agreement.

Molasky-Arman stated, “Unlicensed insurers cannot evade prosecution in Nevada by setting up the business structure in Nevada, yet soliciting and selling an unauthorized product in another state. These entities who seek to take advantage of consumers must be stopped. I will not allow an unlicensed entity to taint the reputation of this industry by utilizing the laws of Nevada to set up a business entity and use a Nevada location to defraud consumers in this state or elsewhere.”

On September 18, 2004, Wilson Pacific, Cameron Jennings, Donald N. Gail and Don Gail Insurance were ordered to cease and desist any unauthorized insurance business in Nevada. It was later discovered that policies once being issued under the Wilson Pacific name were subsequently being issued under the new name of Landmark American. The policies offered by Wilson Pacific and Landmark American purported to cover professional liability claims against real estate inspectors. Although these unauthorized policies were purchased by businesses in California, Wilson Pacific and Landmark

American listed their administrative office address and location in Las Vegas, Nevada, and also provided a Las Vegas telephone number for inquiries.

It is important to note that the unauthorized H.G Wilson Group, Inc. dba Landmark American Insurance Company is not the same company as the AM Best rated Landmark American Insurance Company that is part of the RSUI Group, Inc. located in Atlanta, Georgia. The Atlanta based RSUI company has never offered professional liability coverage for real estate inspectors.

Consumers and businesses in Nevada, as well as in other states, can check to see whether a company is licensed in Nevada by logging on to [www.nvinsurancealert.com](http://www.nvinsurancealert.com) or by calling toll free (888) 467-4195. They can also contact the Division if they have any questions about the insurance company they are considering by calling (775) 687-4270 in Carson City, (702) 486-4009 in Las Vegas or toll free anywhere else in Nevada by dialing (888) 872-3234.

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