

**BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS**

In the Matter of)
CALDWELL LEGAL, U.S.A.) Docket No. 4634-CO
NAIC Number 900876)

CONSENT ORDER

Pursuant to the authority granted to the Commissioner of Insurance (“Commissioner”) by K.S.A. §40-103 *et seq.*, the Commissioner, makes the following findings of fact, and conclusions of law, to wit:

Stipulated Findings of Fact

The parties stipulate that if a hearing were conducted in this matter, the following evidence could be adduced by the Commissioner, and although neither admitted or denied by Respondent, it would be recognized as admissible to show the following:

1. The Commissioner has jurisdiction over this matter pursuant to K.S.A. §40-103.
2. Caldwell Legal, U.S.A. (Caldwell) is admitted as a pre-paid legal plan in the State of Kansas.
3. Caldwell had its bond, as required by K.S.A. 40-4211, with Washington International Insurance Company.
4. KID was informed by the above surety that the bond filed with KID would be cancelled on January 13, 2014.
5. Counsel for KID and Caldwell have discussed the matter and it was decided that all consumers of Caldwell have been made whole and there is no liability requiring a surety for Caldwell.
6. Caldwell will cease to do business in Kansas as of January 13, 2014.

Conclusions of Law

K.S.A. 40-2411 requires a pre-paid legal service plan to be secured by a deposit of securities with the commissioner to guarantee performance. The bond of Caldwell will cease on January 13, 2014 and Caldwell will not be authorized to be a pre-paid legal service in Kansas.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE:

1. The Commissioner approves the cancellation of the bond by Washington International Insurance Company to guarantee performance of Caldwell Legal.
2. Caldwell Legal will cease to be in compliance with Kansas law on January 13, 2014.
3. Caldwell Legal will be required to reapply for licensure and the ability to do business in the State of Kansas and will have to comply with all of the statutes pertaining to prepaid legal plans prior to accepting new clients in Kansas.
4. The Commissioner retains jurisdiction over this matter to issue any and all further Orders deemed appropriate or to take such further action as necessary to dispose of this matter.

**IT IS SO ORDERED THIS __28th__ DAY OF JANUARY, 2014, IN THE CITY OF TOPEKA,
COUNTY OF SHAWNEE, STATE OF KANSAS.**



/s/ Sandy Praeger
Sandy Praeger
Commissioner of Insurance

BY:

/s/ John R. Wine
John R. Wine
General Counsel

Stipulation

The undersigned agree to the above recitations and facts as well as the Conclusions of Law and the actions of the Commissioner.

/s/ J.Q. Caldwell
J.Q. Caldwell, President & Chief Operating Officer
Caldwell Legal, U.S.A.

Certificate of Service

The undersigned hereby certifies that above and foregoing Summary Order was served via the United States Postal Service, first-class postage prepaid, on this 28th day of January, 2014, addressed to the following:

Mrs. J.Q. Caldwell
President & Chief Operating Officer
Caldwell Legal, U.S.A.
P.O. Box 245778
Sacramento, CA 95824

/s/ John R. Dowell
John R. Dowell
Staff Attorney