

OCT 07 2026

INSURANCE REGULATION
Docketed by: *AMV*



OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:

IDEAL GROUP, INC. D/B/A
IDEAL AUTO PROTECT
_____ /

Index: OIR 2026-84

CASE NO.: 402945-26

CEASE AND DESIST COMPLAINT

TO: IDEAL GROUP, INC. D/B/A
IDEAL AUTO PROTECT
500 Paterson Plank Road
Union City, NJ 07087

YOU ARE HEREBY NOTIFIED that pursuant to the Florida Insurance Code, including, but not limited to, sections 634.031, 634.284, and 634.285, Florida Statutes, the STATE OF FLORIDA OFFICE OF INSURANCE REGULATION (“the OFFICE”) has caused an investigation to be made of the activities of IDEAL GROUP, INC. D/B/A IDEAL AUTO PROTECT (“IDEAL”) with respect to its motor vehicle service agreement (“MVSA”) activities. Pursuant to sections 634.031, 634.284, and 634.285, the OFFICE issues this Complaint alleging that IDEAL transacted a MVSA to residents of Florida without a license. As grounds therefore, the OFFICE alleges that:

Jurisdiction

1. Section 20.121(3)(a)l., Florida Statutes, provides, in part, that the OFFICE shall be responsible for all activities concerning insurers and other risk bearing entities, including licensing, rates, policy forms, market conduct, and claims.

2. Section 624.01, Florida Statutes, provides that chapters 624-632, 634, 635, 636, 641, 642, 648, and 651 constitute the "Florida Insurance Code."

3. The OFFICE has jurisdiction over the subject matter hereof and parties herein pursuant to sections 634.031, 634.284, and 634.285.

Findings of Fact

4. IDEAL's place of business is located at 500 Paterson Plank Road, Union City, NJ 07087.

5. IDEAL is not licensed to conduct business as a MVSA company in the State of Florida.

6. IDEAL is not licensed to conduct business as a service agreement company in the State of Florida.

7. On December 1, 2025, the Office received a Notice of Issue ("NOI") from the Florida Department of Financial Services, Division of Consumer Services. The NOI alleged that IDEAL sold a MVSA to Florida Consumers while not licensed in Florida.

8. On or about June 24, 2022, IDEAL sold the MVSA to two Florida consumers.

9. On May 12, 2026, IDEAL informed the Office that it is not currently conducting business operations in Florida and that no motor vehicle service agreements are in force.

10. On May 21, 2026, the Office informed IDEAL of the Florida Consumer's MVSA noted in the NOI.

11. On May 26, 2026, IDEAL confirmed that the MVSA remained active. IDEAL informed the Office that it has not enrolled any new customers in several years in any state and that it is in the process of winding down its operations.

12. IDEAL represented that the contract referenced in the NOI is scheduled to expire within twelve months.

Conclusions of Law

13. Section 634.031(1), Florida Statutes¹ states “[a] person may not transact, administer, or market, or in any manner hold itself out as transacting, administering, or marketing the service agreement business, on behalf of herself or himself or itself, in [Florida] or from [Florida] unless it is authorized to do so under a subsisting license issued to it by the office.”

14. Violations of section 634.031 constitute imminent and immediate threats to the public health, safety, and welfare of the residents of Florida. § 634.031(4).

15. Section 624.10(5) defines “transact,” with respect to the insurance code, to include the solicitation or inducement, preliminary negotiations, effectuation of a contract of insurance, and/or any transaction of matters subsequent to effectuation of a contract of insurance and arising out of it.

16. Based upon the findings of facts, IDEAL has transacted, administered, marketed, and issued a MVSA to residents of Florida without a license, in violation of section 634.031(1).

17. IDEAL’s activities do not fall within the exceptions, exclusions, or exemptions provided in section 634.031 or any other provision of the Florida Statutes or federal law.

18. Section 634.285 provides, in part, that if it is determined that the person charged has engaged in the unlawful transaction of service agreement business, the OFFICE shall issue an

¹ All statutory citations contained herein refer to Florida Statutes (2026), unless otherwise noted.

order requiring the violator to cease and desist from engaging in the unlawful transaction of service agreement business.

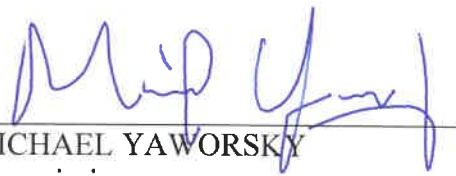
Proposed Agency Action

19. Notice is hereby provided that the OFFICE will enter a Final Cease and Desist Order in this matter, subject only to the Notice of Rights herein. Pursuant to section 634.285 the OFFICE shall order IDEAL to cease and desist from the unlawful action of issuing MVSA's in Florida without a license.

20. Pursuant to section 634.285, the OFFICE may impose an administrative penalty not to exceed \$1,000 for each MVSA effectuated.

DONE and ORDERED this 7 day of October, 2026.




MICHAEL YAWORSKY
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Pursuant to sections 120.569 and 120.57, Florida Statutes and Rule chapter 28-106, Florida Administrative Code (F.A.C.), you may have a right to request a proceeding to contest this action by the Office of Insurance Regulation (hereinafter the "Office"). You may request a proceeding by filing a Petition. Your Petition for a proceeding must be in writing and must be filed with the General Counsel acting as the Agency Clerk, Office of Insurance Regulation. If served by U.S. Mail the Petition should be addressed to the Florida Office of Insurance Regulation at 612 Larson Building, Tallahassee, Florida 32399-4206. If Express Mail or hand-delivery is utilized, the Petition should be delivered to 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0300. The written Petition must be received by and filed with the Office no later than 5:00 p.m. on the twenty-first (21) day after your receipt of this notice. Unless your Petition challenging this action is received by the Office within twenty-one (21) days from the date of the receipt of this notice, the right to a proceeding shall be deemed waived. Mailing the response on the twenty-first day will not preserve your right to a hearing.

If a proceeding is requested and there is no dispute of material fact the provisions of section 120.57(2), Florida Statutes may apply. In this regard you may submit oral or written evidence in opposition to the action taken by this agency or a written statement challenging the grounds upon which the agency has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary one may be conducted in Tallahassee, Florida or by telephonic conference call upon your request.

If you dispute material facts which are the basis for this agency's action you may request a formal adversarial proceeding pursuant to sections 120.569 and 120.57(1), Florida Statutes. If you request this type of proceeding, the request must comply with all of the requirements of Rule chapter 28-106.2015, F.A.C., including but not limited to:

- a) A statement requesting an administrative hearing identifying those material facts that are in dispute. If there are none, the petition must so state; and
- b) A statement of when the respondent received notice of the agency's action.

These proceedings are held before a State Administrative Law Judge of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

In some instances, you may have additional statutory rights than the ones described herein.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. Any request for administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Cease and Desist Complaint has been sent by U.S. Certified Mail this 7 day of October, 2026, to: Ideal Group, Inc., d/b/a iDeal Auto Protect, at 500 Paterson Plank Road, Union City, NJ 07087, at 111 Town Square Pl., Ste. 1203, Jersey City, NJ 07310-2784; and at 8 Whalepond Road, West Long Branch, NJ 07764-0776; and via email to info@idealautoprotect.com.



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Office of Insurance Regulation

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