

FILED

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INSURANCE REGULATION
Docketed by: AMV



OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:
FIRST PREMIER HOME
WARRANTY, CORP.

Index: OIR 2026-85
CASE NO.: 403068-26

CEASE AND DESIST COMPLAINT

TO: FIRST PREMIER HOME
WARRANTY CORP.
c/o Albert Sayegh, Chief Executive Officer
2918 Avenue R
Brooklyn, NY 11229

YOU ARE HEREBY NOTIFIED that pursuant to the Florida Insurance Code, including, but not limited to, sections 634.303, 634.338, and 634.339, Florida Statutes, the STATE OF FLORIDA OFFICE OF INSURANCE REGULATION ("the OFFICE") has caused an investigation to be made of the activities of FIRST PREMIER HOME WARRANTY CORP. ("FIRST PREMIER") with respect to its home warranties activities. Pursuant to sections 634.303 and 634.338, the OFFICE issues this Complaint alleging that FIRST PREMIER provided or offered to provide home warranties without being properly licensed in Florida. 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, 648, and 651 constitute the "Florida Insurance Code."
3. The OFFICE has jurisdiction over the subject matter hereof and parties herein pursuant to sections 634.303, 634.338, and 634.339.

Findings of Fact

4. FIRST PREMIER's principal place of business is located at 2918 Avenue R, Brooklyn, NY 11229. It is not a registered corporation in Florida.
5. Albert Sayegh is the Chief Executive Officer of FIRST PREMIER.
6. FIRST PREMIER is not licensed as a home warranty association with the OFFICE in the State of Florida.
7. FIRST PREMIER is not an authorized insurer in Florida.
8. FIRST PREMIER started selling home warranty contracts in Florida in September 2020.
9. FIRST PREMIER is the obligor on its home warranty contracts. There are no other entities listed as an obligor or administrator on FIRST PREMIER's home warranty contracts.
10. As of May 15, 2026, FIRST PREMIER entered into 207 active home warranty contracts in Florida as the obligor between November 2023 and April 2026. Of these 207 home warranty contracts, 113 of them were set to expire on or before June 9, 2026.

11. As of May 15, 2026, the total premiums to be collected during the duration of the 207 home warranty contracts was \$108,498.18.

12. FIRST PREMIER holds a 2-51 home warranty sales representative license with the Florida Department of Financial Services in the State of Florida.

13. FIRST PREMIER is not appointed as a sales representative for any licensed home warranty association or authorized insurer in Florida.

Conclusions of Law

14. A home warranty association is a corporation or other organization that issues home warranties. Section 634.301(3). A home warranty is a contract whereby a person undertakes to indemnify the warranty holder against the cost of repair or replacement, or actually furnishes the repair or replacement, of any structural component or appliance of a home necessitated by wear and tear or an inherent defect. Section 634.301(2).

15. Section 634.303(1) provides, in part, that no person in this state shall provide or offer to provide home warranties unless authorized therefore under a subsisting license issued by the OFFICE.

16. Because FIRST PREMIER effectuated home warranty contracts as an obligor, and because it does not hold a home warranty association license or a certificate of authority as an insurer, it has engaged in the unlawful transaction of home warranty business with the residents of Florida without a license in violation of section 634.303.

17. A home warranty sales representative is any person who has a contract with a warranty association and who is utilized by such association for the purpose of selling or issuing home warranties. Section 634.301(12). No person may negotiate home warranty contracts for

remuneration in this state unless such person is licensed and appointed as a sales representative.
Section 634.317.

18. FIRST PREMIER is not lawfully operating as a home warranty sales representative, because it was not appointed as a sales representative with a home warranty association or a Florida authorized insurer pursuant to section 634.301(12) and 634.317.

19. FIRST PREMIER's activities do not fall within the exceptions, exclusions or exemptions provided in section 634.303 or any other provision of the Florida Statutes or federal law.

20. Section 634.339 provides, in part, that if it is determined that a person has engaged in the unlawful transaction of home warranty business, the OFFICE shall issue an order requiring the violator to cease and desist from engaging in the unlawful transaction of home warranty business. Further, the OFFICE may order an imposition of an administrative penalty not to exceed \$1,000 for each home warranty contract offered or effectuated.

Proposed Agency Action

21. 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 634.339 the OFFICE shall order FIRST PREMIER to cease and desist engaging in the business of home warranty in the State of Florida without a license or certificate of authority.

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22. Pursuant to section 634.339(2), the OFFICE may impose an administrative penalty not to exceed \$1,000 for each home warranty contract effectuated.

DONE and ORDERED this 7 day of October, 2026.



A handwritten signature in blue ink, appearing to read "Mike Yaworsky", written over a horizontal line.

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.

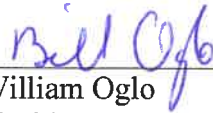
These proceedings are held before a State Administrative Law Judge of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

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: First Premier Home Warranty Corp., c/o Albert Sayegh, Chief Executive Officer, 2918 Avenue R, Brooklyn, NY 11229, and via email to Sonny R. at info@firstpremierhomewarranty.com, and complaints@firstpremierhomewarranty.com.



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