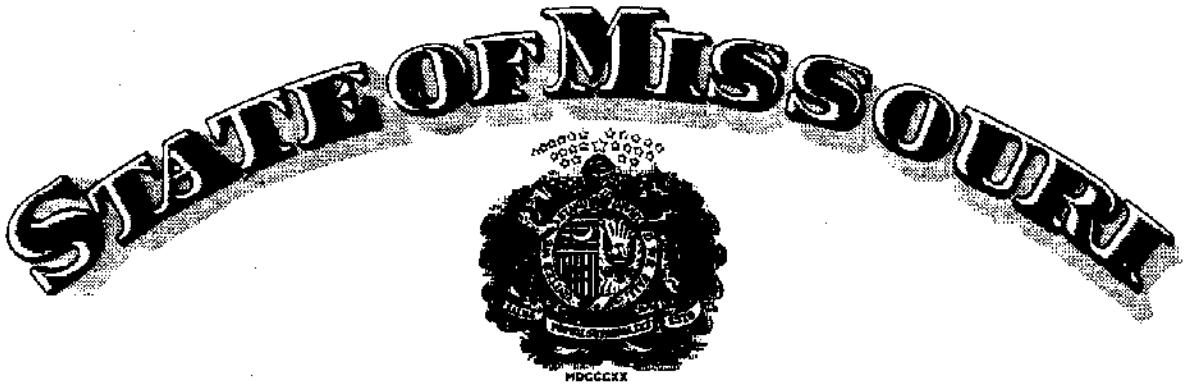


DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

In the Matter of:	)	
	)	**AHC Case No. 10-2264 DI**
	)	**DIFP Case No. 100916603C**
PHYSICIANS HEALTH GROUP, INC.	)	

SUMMARY ORDER OF REVOCATION

JOHN M. HUFF, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration, hereby issues the following Findings of Fact, Conclusions of Law, and Summary Order of Revocation.

Findings of Fact

1. John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration (hereinafter, "Director"). The Director has the duty to administer Chapters 374 and 375, RSMo, which includes the supervision, regulation, and discipline of insurance companies, agencies, and producers licensed to operate and conduct business in the State of Missouri.

2. The Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") originally issued a business entity insurance producer license to

Physicians Health Group, Inc. ("Respondent") on August 07, 2008, License Number 8024828, which expired on August 07, 2010.

3. On December 02, 2010, the Director filed a Complaint before the Administrative Hearing Commission ("AHC"), Case No. 10-2264 DI, against Respondent alleging that he has cause to discipline its business entity insurance producer license pursuant to §§375.141.1(9), and 375.141.3 RSMo (Supp. 2009).

4. The AHC attempted to serve Respondent with the Notice of Complaint/Notice of Hearing ("Notice") via Certified Mail (Receipt # 7160 3901 9845 9566 6791) on January 18, 2011, at the last address Respondent provided to the Director, 2709 North Academy Blvd., Suite 224, Colorado Springs, Colorado 80917. The United States Postal Service ("USPS") returned the certified mail containing the Notice to the AHC on January 26, 2011, marked "FORWARD TIME EXP RTN TO SEND" and bearing a forwarding address of P.O. Box 50483, Colorado Springs, Colorado 80949-0483.

5. The AHC again attempted to serve Respondent with the Notice via Certified Mail (Receipt # 7160 3901 9848 8482 5076) on March 08, 2011, at P.O. Box 50483, Colorado Springs, Colorado 80949-0483 (the address the USPS provided when it returned the original AHC notice). The USPS returned the certified mail containing the Notice to the AHC on April 04, 2011, marked "Unclaimed".

6. Upon request, the AHC provided the Director with a service packet so that he might attempt to serve Respondent with the Notice. After requesting the Consumer Affairs Division investigate another viable address, the Director sent the Notice via Certified Mail (Receipt # 7007 0710 0002 2055 2282) on March 31, 2011 to 4930 Champagne Dr., Colorado Springs, Colorado 80919. The USPS returned the certified mail containing the Notice to the

Department on April 25, 2011, marked "Unclaimed".

7. Section 375.141.5 provides:

> Every insurance producer licensed in this state shall notify the director of any change of address, on forms prescribed by the director, within thirty days of the change. If the failure to notify the director of the change of address results in an inability to serve the insurance producer with a complaint as provided by sections 621.045 to 621.198, RSMo, then the director may immediately revoke the license of the insurance producer until such time as service may be obtained.

Conclusions of Law

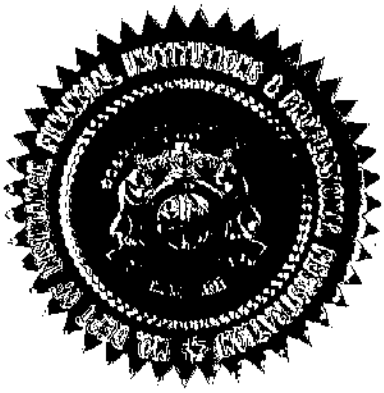
8. Pursuant to §375.141, the Director has the discretion to discipline Respondent's insurance license, including revocation of such license.

9. Pursuant to §375.141.5, such revocation may be immediate when an insurance producer's failure to notify the Director of any change of address within thirty (30) days of the change results in an inability to serve the insurance producer with a complaint as provided by §§621.045 to 621.198 RSMo. Such revocation may be effective until such time as service may be obtained.

SUMMARY ORDER

IT IS HEREBY ORDERED that the business entity insurance producer license of Physicians Health Group, Inc. (License No. 8024828) is REVOKED until such time as service of the Complaint filed with the Administrative Hearing Commission on December 02, 2010, Case No. 10-2264 DI, may be obtained or until such time as service of a complaint in a future Administrative Hearing Commission action against Respondent Physicians Health Group, Inc. may be obtained.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 6th DAY OF MAY, 2011.



JOHN M. HUFF, Director
Missouri Department of Insurance,
Financial Institutions & Professional
Registration