

# Arkansas Insurance Department

Mike Beebe  
Governor



Jay Bradford  
Commissioner

May 22, 2009

**VIA CERTIFIED MAIL # 7003 1010 0000 9423 6859 + U.S. MAIL**

Mr. Jim Gilmore  
ATIN for Small Business, Inc.  
218 North Broadway, Building #1  
McComb, MS 39648

**RE: Cease and Desist Order of the Arkansas Insurance Department Regarding the Use of the Acronym "DOI" in the Presentation of Programs or other Business Activities By or For ATIN or Any of Its Subsidiaries**

Dear Mr. Gilmore

Please be notified that you are hereby ORDERED to CEASE AND DESIST the use of any statement presenting programs, collecting documents, or otherwise seeking information that uses the Acronym "DOI." Use of this term with insurance companies indicates to the company that they are dealing with the Arkansas Insurance Department or another state Department of Insurance. Such a statement is misleading to the insurance companies and consumers and may lead them to believe that they are dealing with a state agency authorized with the regulation of the product or license. Therefore, this is a violation of the Arkansas Trade Practices Act or specifically, Ark. Code Ann. § 23-66-206 (6) and (7).

Should you have any questions, please do not hesitate to contact our Legal Division at (501) 371-2820.

Sincerely,

A handwritten signature in black ink that reads "Jay Bradford".

Jay Bradford  
Arkansas Insurance Commissioner

JB/zc