

OFFICE OF INSURANCE REGULATION

KEVIN M. MCCARTY
DIRECTOR

IN THE MATTER OF:

UNIMED
Professional Liability Insurance Company, Ltd. (PLIC)
PLIC Claims Management, Inc.
Medical Risk Associates, R.P.G., Inc.
Medical Risk Associates, R.P.G., Ltd.
Physicians Malpractice Analysts, Inc.,
Mishima Murasaki
James E. Reynolds
Brooke C. Harris
Matt Reed
Jerline Ann Cascio

Case No.: 66336-03-CO

IMMEDIATE FINAL ORDER

TO:

UNIMED
5920 Roswell Road
N.E. Bldg., 107, suite 332
Atlanta, GA 30328

UNIMED
6025 Sandy Springs Circle
Suite 312
Atlanta, GA 30328

UNIMED
6151 Powers Ferry Road,
Suite 600
Atlanta, GA 30328

Professional Liability Insurance Company, Ltd. (PLIC)
10 Queen Street
Hamilton, HM 11
Bermuda

**Professional Liability Insurance
Company, Ltd. (PLIC)**

10 Queen Street
Hamilton, HM 11
St. Vincent

**Professional Liability Insurance
Company, Ltd. (PLIC)**

10 Queen Street
Hamilton, HM 11
Grenadines

PLIC Claims Management, Inc.

6065 Roswell Road
Suite 1186
Atlanta, GA 30328

Medical Risk Associates, R.P.G., Inc.

48 Par-la-ville Road
Suite 378
Hamilton HM 11, Bermuda

Medical Risk Associates, R.P.G., Ltd.

48 Par-la-ville Road
Suite 378
Hamilton HM 11, Bermuda

Physicians Malpractice Analysts, Inc.

6151 Powers Ferry Road,
Suite 600
Atlanta, GA 30328

Mishima Murasaki

48 Par-la-ville Road
Suite 378
Hamilton HM 11, Bermuda

James E. Reynolds

6065 Roswell Road
Suite 1186
Atlanta, GA 30328

Brooke C. Harris

6025 Sandy Springs Circle
Suite 312
Atlanta, GA 30328

Matt Reed

6025 Sandy Springs Circle
Suite 312
Atlanta, GA 30328

Jerline Ann Cascio

4639 Tiffany Woods Circle
Oviedo, FL 32765-6104

YOU ARE HEREBY NOTIFIED that pursuant to the Florida Insurance Code, including Section 624.307 of the Florida Statutes, the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") of the Financial Services Commission within the Department of Financial Services, has caused an investigation to be made of the insurance-related activities of UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd., PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO.

PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd., will hereafter be referred to as, "PLIC".

As a result of that investigation, the OFFICE finds:

1. Section 624.401, Florida Statutes, states that no person shall act as an insurer, and no insurer or its agents, attorneys, subscribers, or representatives shall directly or indirectly transact insurance in this state except as authorized by a subsisting certificate of authority issued to the insurer by the department.
2. Section 120.569(2)(n), Florida Statutes, provides that "if an agency head finds that an immediate danger to the public health, safety or welfare requires an immediate final order, it shall recite with particularity the facts underlying such finding in the final order..."
3. UNIMED and PLIC are currently unlicensed and unauthorized to transact insurance in Florida. UNIMED and PLIC have never held a license or certificate of authority to transact insurance in Florida. The Office of Insurance Regulation has no evidence or information that UNIMED and PLIC are licensed anywhere outside of the United States.

4. Despite the absence of any certificate of authority or any other authorization to transact insurance business in Florida, UNIMED and PLIC have engaged and **currently engage** in the unlicensed, unauthorized, and illegal business of insurance covering subjects of insurance located or expressly to be performed in this state at the time of issuance, in violation of the Florida Insurance Code including, Sections 624.401, and 626.901, Florida Statutes.

5. PLIC is an offshore entity, listing its address as either being in Bermuda, St. Vincent, or the Grenadines. Specifically, it acts as a risk-bearing entity for medical malpractice liability. It also does so by and through principals, promoters, agents, or representatives, some of whom are located in Florida, and many of whom are not licensed to transact insurance business in Florida as required by Sections 626.112, Florida Statutes, and other provisions of the Florida Insurance Code. They include UNIMED, MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO.

6. Section 624.401(4), Florida Statutes, states that it is a felony of the third degree for any person to act as an insurer, transact insurance, or otherwise engage in insurance activities in this state without a certificate of authority. In accordance with Section 626.902, Florida Statutes, it is also a third degree felony to aid or represent an unauthorized insurer.

7. UNIMED, from offices and by personnel located in Atlanta, Georgia, negotiated and solicited insurance contracts for medical professional liability on behalf of PLIC to medical professionals in Florida for coverage to be performed in Florida, in violation of Section 626.901, Florida Statutes.

8. UNIMED disseminated information as to coverage and rates for medical professional liability coverage to be provided by PLIC to medical professionals in Florida for coverage to be performed in Florida, in violation of Section 626.901, Florida Statutes.

9. UNIMED forwarded applications for medical professional liability coverage to be provided by PLIC to medical professionals in Florida for coverage to be performed in Florida, in violation of Section 626.901, Florida Statutes.

10. JERLINE ANN CASCIO is a licensed Florida insurance agent (#A148602).

11. On or about September 18, 2002, JERLINE ANN CASCIO, from offices located in Florida, offered medical professional liability insurance coverage to be issued by PLIC to Dr. Goldsmith as an "alternative option".

12. JERLINE ANN CASCIO, in violation of Section 626.901(1)(b), Florida Statutes, disseminated information as to coverage and rates for PLIC to Dr. Goldsmith for medical professional liability insurance to be performed in the State of Florida. JERLINE ANN CASCIO, in violation of Section 626.901(1)(c) of the Florida Statutes, forwarded two company forms for PLIC to Dr. Goldsmith. See attached Exhibit (A).

13. JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED and MISHIMA MURASAKI, are not licensed Florida insurance agents.

14. JAMES E. REYNOLDS, identifying himself as V.P. of PLIC CLAIMS MANAGEMENT, INC., solicited Dr. Angel J. Docobo, of Tampa, Florida, with a letter signed by MISHIMA MURASAKI on behalf of PLIC, assisting PLIC in the transaction of insurance in violation of Section 626.901(1)(a), Florida Statutes. See attached Exhibit (B).

15. MEDICAL RISK ASSOCIATES, R.P.G., Ltd., disseminated information as to coverage and rates; forwarded premiums; forwarded applications and procured insurance

contracts on behalf of PLIC, to Dr. Docobo, in violation of Section 626.901, Florida Statutes. See attached Exhibit (C).

16. BROOKE C. HARRIS, on behalf of UNIMED, disseminated information as to coverage and rates to Dr. Docobo by way of a Coverage Proposal with a supporting premium quote for medical malpractice liability insurance coverage to be effective December 31, 2002, in violation of Section 626.901, Florida Statutes. See attached Exhibit (D).

17. MATT REED, an employee of UNIMED, in violation of Florida Statutes 626.901, disseminated information as to coverage and rates to Dr. Nile R. Lestrangle of Pompano Beach, Florida, for medical professional liability insurance coverage to be provided by PLIC. MATT REED, in violation of Section 626.901, Florida Statutes, disseminated information as to PLIC coverage and rates to Kidz Medical Services of Boca Raton, Florida. See attached Exhibit (E)

18. MEDICAL RISKS ASSOCIATES R.P.G., INC., disseminated information as to coverage and rates; and solicited insurance contracts for Dr. Lestrangle, with PLIC, in violation of Section 626.901 Florida Statutes. See attached Exhibit (F).

19. PLIC has issued a Certificate of Insurance, for a policy period of July 1, 2000 through July 1, 2001, for medical malpractice (professional) liability insurance in Florida to Dr. Maria A. Carballosa of Miami, Florida. MISHIMA MURASAKI signed the Certificate of Insurance as the "authorized representative" of PLIC. See attached Exhibit (G). PLIC, in delivering said Certificate of Insurance, disseminating such information as to its polices and rates, and collecting premiums, has violated Sections 626.901 and 624.401 of the Florida Statutes.

20. PLIC has issued a Certificate of Insurance, for a policy period of December 1, 2002 through December 1, 2003, for medical malpractice (professional) liability insurance in Florida

to Dr. Aldolfo Blanco of Miami, Florida. MISHIMA MURASAKI signed the Certificate of Insurance as the “authorized representative” of PLIC. See attached Exhibit (H). PLIC, in delivering said Certificate of Insurance, disseminating such information as to its policies and rates, and collecting premiums, has violated Sections 626.901 and 624.401 of the Florida Statutes.

21. PHYSICIANS MALPRACTICE ANALYSTS, INC., shares the same office address as UNIMED. PHYSICIANS MALPRACTICE ANALYSTS, INC., from offices shared with UNIMED is engaging in the unauthorized transaction of insurance, in violation of Section 626.901, Florida Statutes.

22. Neither UNIMED, PLIC, nor any of the other entities or persons named in this Immediate Final Order are subject to any exception to the requirement of the Florida Insurance Code, including exceptions outlined in Section 624.402 of the Florida Statutes, for licensure to transact insurance in Florida, nor are they subject to any exception to the requirements of the Surplus Lines Law, Sections 626.913 –626.937.

23. Agents, representatives, and promoters of PLIC, including, UNIMED, MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI (a principal of PLIC), JAMES E. REYNOLDS (a principal of PLIC Claims Management, Inc.), BROOKE C. HARRIS (a principal of UNIMED), MATT REED (a principal of UNIMED), and JERLINE ANN CASCIO, have violated provisions of the Florida Insurance Code, including Section 626.901, by disseminating information as to coverage and rates; forwarding applications for; soliciting the sale of; selling; delivering policies or contracts for medical malpractice insurance;

and fixing rates for such insurance to medical doctors and other health care professionals in Florida, some of whom include:

Dr. Angel J. Docobo	Tampa, Florida
Dr. Nile R. Lestrangle	Pompano Beach, Florida
Dr. Maria A. Carballosa	Miami, Florida
Dr. Franklin Guttman	West Palm Beach, Florida
Dr. Aldofo Blanco	Miami, Florida

24. The unlicensed, unauthorized, and therefore illegal, transaction of insurance by UNIMED and PLIC presents an immediate danger to the public health, safety or welfare of Florida residents.

25. On or about February 11, 2002, the State of Alabama Department of Insurance issued an Order against Professional Liability Insurance Company, Ltd., PLIC Claims Management, Inc., Mishima Murasaki, UNIMED, and Medical Risk Associates, R.P.G., among others, to cease and desist all transactions of insurance.

26. On or about February 3, 1995, the Texas Commissioner of Insurance issued an Order (#C-95-079) for Professional Liability Insurance Company, Ltd. and Physicians Malpractice Analysts, Inc., to cease and desist engaging in the unauthorized business of insurance in Texas. On or about June 4, 1997, Professional Liability Insurance Company, Ltd., was assessed an administrative penalty of \$210,000.00 for various violations of the 1995 Order.

27. Based upon the foregoing, the OFFICE finds that UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd., PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E.

REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO are engaging in the unauthorized and therefore illegal business of insurance in Florida in violation of the Florida Insurance Code including, Sections 624.401, and 626.901, Florida Statutes.

WHEREFORE, pursuant to the Florida Insurance Code and other applicable statutes, including, Sections 120.569(2)(n), Florida Statutes, the OFFICE finds that the continued transaction of insurance without licensure by UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd. (PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO , and in violation of the Florida Insurance Code, constitutes an immediate danger to the public welfare so as to require the issuance of this Immediate Final Order.

Accordingly, IT IS HEREBY ORDERED:

A). UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd. (PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO, whether acting in the State of Florida as an insurer, a purchasing retention group, an insurance agent, an insurance agency, an insurance adjuster, a third-party administrator, a managing general agent, or otherwise engaging in the business of insurance, either directly or indirectly through named and unnamed persons, entities, agents, or otherwise, shall forthwith **CEASE AND DESIST** from the transaction of any new or renewal insurance business, including acting or holding itself out to be a medical malpractice insurer.

B). UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd. (PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO shall forthwith notify, in writing, each and every agent, broker, salesperson, and other marketing outlet that is presently or that has in the past been used to solicit, sell, or deliver its products in Florida of the cessation of the Florida business of UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd. (PLIC), and PLIC CLAIMS MANAGEMENT, INC., because they are unlicensed, and shall also inform such persons and entities that no further applications will be accepted nor contracts issued. The above-named entities and individuals shall further direct each and every agent, broker, salesperson, and other marketing outlet, in writing, to forthwith offer to replace the medical malpractice coverage of each client, and person or entity afforded coverage under a policy or contract issued or underwritten by any of them with substantially comparable coverage provided by a Florida authorized insurer or eligible surplus lines carrier.

UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO shall furnish for approval or edit a draft of such notification to the OFFICE within five (5) days of this Immediate Final Order. They shall thereafter, within five (5) days of receipt by mail or by fax of the OFFICE's approval or edits, mail such letter (in revised form if edited by the OFFICE) to all such agents, brokers, salespersons, and other

marketing outlets, and shall immediately thereafter file the sworn attestations of each officer, director, general partner, member, and limited partner of UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO that there has been full compliance with this provision.

C). UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO shall forthwith notify in writing each person or entity in Florida that was insured under any policy, contract, or certificate of coverage issued by or on behalf of, and to which has been furnished a certificate of coverage as evidence of medical malpractice insurance through UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., of the cessation of their business in Florida because they are unlicensed, and that each such person or entity should immediately obtain medical malpractice coverage from an authorized insurer or eligible surplus lines carrier.

UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and

JERLINE ANN CASCIO shall furnish for approval or edit a draft of such notification to the OFFICE within five (5) days of this Immediate Final Order. They shall, thereafter, within five (5) days of receipt by mail or by fax of the Department's approval or edits, mail such notice (in revised form if edited by the OFFICE) to each such subscriber, member, beneficiary, and applicant, and shall immediately thereafter file the sworn attestations each officer, director, member, general partner, and limited partner of UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO that there has been full compliance with this provision.

D). UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO shall, within fifteen (15) calendar days from the date hereof, deliver to the OFFICE all documents, materials, and things that are itemized on the attached **Exhibit "I"**. The materials shall be accompanied by the sworn attestations of each officer, director, member, general partner, or limited partner of, UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO that they

conducted a diligent search of all of the records within the actual or constructive control of all of them, and that the materials delivered to the OFFICE in compliance with this provision constitute all of the documents that were located.

E). UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO shall, within fifteen (15) calendar days from the date hereof, deliver to the OFFICE a full and complete accounting of all premiums billed and claims paid or incurred, since the inception of its operation in Florida. Such accounting shall be sworn as true and correct by each officer, director, general partner, and limited partner of UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO.

F). Subject to the other mandates of this Immediate Final Order, UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), and PLIC CLAIMS MANAGEMENT, INC., shall continue to be responsible for the defense and payment of claims, and otherwise for the timely fulfillment of its contractual obligations to each person or entity insured until all Florida claims have been paid or until further action or order of the OFFICE to the contrary. UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), and PLIC CLAIMS MANAGEMENT, INC., shall use their assets, including reserves, solely for

the defense and payment of claims. For the protection of the public, and to preserve books, records and assets of, UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., neither it nor its officers, directors, general partners, limited partners, employees, nor MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO shall take or permit any action that might waste, conceal or otherwise dispose of the assets, property, books, records, and accounts of UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC.

G). The entry of this Immediate Final Order, or any amendment thereto, shall not be interpreted as having, nor shall it have, the effect of abrogating any statutory, common law, or contractual rights of any person or entity insured by or who or which may be a third-party beneficiary of, coverage under any UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., policy, contract, or certificate of coverage, nor of any person or entity that has relied upon the existence of a policy, contract, or certificate of coverage with UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), and PLIC CLAIMS MANAGEMENT, INC in granting or allowing any right, privilege, or chose in action.

H). The issuance of this Immediate Final Order and the procedural safeguards set forth herein are concluded to be fair under the circumstances due to the potential grave harm resulting from unauthorized insurance entities engaging in the business of insurance in Florida. A Notice of Intent to Issue a Cease and Desist Order and Assess Penalty will be issued immediately

following this Immediate Final Order. Procedures set forth therein afford UNIMED, PROFESSIONAL LIABILITY INSURANCE COMPANY, Ltd.(PLIC), PLIC CLAIMS MANAGEMENT, INC., MEDICAL RISK ASSOCIATES, R.P.G., INC., MEDICAL RISK ASSOCIATES, R.P.G., Ltd., PHYSICIANS MALPRACTICE ANALYSTS, INC., MISHIMA MURASAKI, JAMES E. REYNOLDS, BROOKE C. HARRIS, MATT REED, and JERLINE ANN CASCIO the opportunity to request a proceeding pursuant to Section 120.57, Florida Statutes.

DONE AND ORDERED this 25th day of March, 2003.




KEVIN M. MCCARTY
Director of the Office of Insurance Regulation

NOTICE OF RIGHTS

You are hereby notified pursuant to Section 120.569(1), Florida Statutes, that you have the right to request a hearing. The request for hearing must be in writing and filed with the OFFICE within five (5) days of the receipt of this Order, excluding weekends or holidays. If a written request is timely filed, the affected party(ies) will be given an opportunity for a hearing at a convenient time in Tallahassee, Florida. The hearing will be limited to a review of the finding that the facts recited present an immediate threat to the public health, safety, and welfare sufficient to justify the entry of this Immediate Final Order. Failure to file a request for a hearing within five (5) days constitutes a waiver, and no Hearing will be held.

Any party to these proceedings adversely affected by this Order is entitled to seek review of this Order pursuant to Section 120.68, Florida Statutes, and Rule 9.110, Fla.R.App.P. Review proceedings must be instituted by filing a petition or notice of appeal with the General Counsel, acting as the agency clerk, at 612 Larson Building, Tallahassee, Florida 32399-0333, and a copy of the same with the appropriate district court of appeal, within thirty (30) days of rendition of this Order.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing **Immediate Final Order** has been sent by Certified Mail this 25th day of March, 2003 to, and shall forthwith be served upon the following at the addresses listed on pages 1 and 2 of this Order:

UNIMED (at all three addresses listed)

Professional Liability Insurance Company, Ltd. (PLIC) (at the addresses listed for Bermuda, St. Vincent and the Grenadines)

PLIC Claims Management, Inc.

Medical Risk Associates, R.P.G., Inc.

Medical Risk Associates, R.P.G., Ltd.

Physicians Malpractice Analysts, Inc.

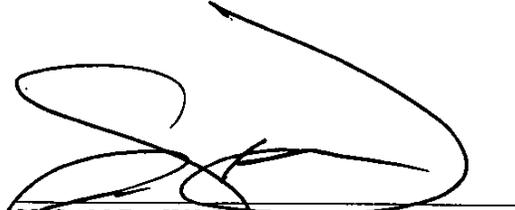
Mishima Murasaki

James E. Reynolds

Brooke C. Harris

Matt Reed

Jerline Ann Cascio



SUSAN DAWSON

FBN: 0076848

Office of Insurance Regulation

Division of Legal Services

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