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# NEWS

## Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE:**

Wednesday, February 6, 2013

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### \*\*\*CONSUMER ALERT\*\*\*

#### *Department of Insurance Warns Consumers Not to Purchase Home Warranty Service from Arkidus Home Protection*

**SPRINGFIELD – February 6, 2013.** The Illinois Department of Insurance (DOI) is alerting consumers that Arkidus Home Protection has been unlawfully marketing home warranty services to Illinois residents via the internet. Despite a previous order by the Department to cease and desist from doing business in Illinois, the Florida based Arkidus offered coverage for household appliances. The Department has received several complaints from consumers who were having difficulty receiving reimbursement from Arkidus for claims. An investigation determined that Arkidus and Reinaldo “Ray” A. Berges, who conducted business individually and on behalf of the company, had never been granted a certificate of authority to transact insurance or a license to sell home warranties in Illinois. Consumers who have been doing business with Arkidus, via its website (theahp.net) or Mr. Berges, should immediately seek assistance about their coverage.

**Arkidus Home Protection and Reinaldo “Ray” A. Berges, of Miami, Florida - Cease and Desist Order effective January 17, 2013.** The cease and desist was pursuant to a Director’s Order regarding Hearing No. 12-HR-1134. The order, which sustained a previously issued Cease and Desist Order, alleged that Mr. Berges and Arkidus had engaged in the transaction of insurance business in Illinois without first procuring a certificate of authority from the Director of Insurance. The order required that Mr. Berges, individually and on behalf of Arkidus, to pay a \$1,500 civil penalty and \$214.55 hearing costs.

The state of Florida has taken similar action against Arkidus about the illegal activity.

#### More Information

The Department’s mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry’s market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Illinois Department of Insurance assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department’s web site at [insurance.illinois.gov](http://insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.

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