

Cairns, Kelly (OIC)

From: Singer, Alan (OIC)
Sent: Thursday, August 09, 2012 9:20 AM
To: Cairns, Kelly (OIC)
Cc: 'Bell, Shelby357@gmail.com'; Sureau, Carol (OIC); Roesler, Rich (OIC); Tribe, Christine (OIC)
Subject: RE: Bell Shelby / Hobo Prince et al - Order to Cease and Desist No. 12-0076 - link to RCW 48.01.040 following our meeting of today
Attachments: Shelby Bell Hobo Prince et al 1055325 order to cease and desist.pdf

FILED

2012 AUG -9 AM 9:29

Heidi L. ...
Palmdale, ...
Chief ...

Hi Kelly,

Mr. Bell has by the below demanded a hearing on the attached order entered April 2, 2012.

Alan

Alan Michael Singer

Staff Attorney, Legal Affairs
Washington State Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255
360.725.7046 ; 360.586.0152 (fax) | alans@oic.wa.gov | www.insurance.wa.gov
• wainsurance.blogspot.com • [Twitter: @WAinsuranceblog](https://twitter.com/WAinsuranceblog) • [Facebook.com/WSOIC](https://facebook.com/WSOIC) •

From: Bell, Shelby357@gmail.com [mailto:bell.shelby357@gmail.com]
Sent: Thursday, August 09, 2012 9:08 AM
To: Singer, Alan (OIC)
Subject: Re: Bell Shelby / Hobo Prince et al - Order to Cease and Desist No. 12-0076 - link to RCW 48.01.040 following our meeting of today

Mr Singer

I am requesting a hearing at a time when it can be arranged thank you
Please let me know the time

Shelby H. Bell

Sent from my iPhone

On Aug 8, 2012, at 3:29 PM, "Singer, Alan (OIC)" <AlanS@OIC.WA.GOV> wrote:

Hi Shelby,

Having received no response to my e-mail for more than a month now, I am now wondering whether you are planning on shutting down your website and activities any time soon. Will you please let me know?

Thanks,

Alan

Alan Michael Singer

Staff Attorney, Legal Affairs

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facebook.com/WSOIC •

From: Singer, Alan (OIC)

Sent: Friday, July 06, 2012 10:13 AM

To: 'saku@hoboprince.com'; 'commandpostvideo@comcast.net'; 'info@hoboprince.com';
'bell.shelby357@gmail.com'

Cc: Sureau, Carol (OIC)

Subject: RE: Bell Shelby / Hobo Prince et al - Order to Cease and Desist No. 12-0076 - link to RCW
48.01.040 following our meeting of today

Hi Shelby,

I sent the below message to the info@hoboprince.com e-mail address, and received an automated response, so I wanted to send it to the others as well:

The current version of the website makes reference to an "Agreement (Terms & Conditions of the Agreement)" that book purchasers are asked to review. As our agency's order to cease and desist is final and in full force and effect, we would like to understand and ensure that you are complying with it. Please provide me with a copy of this agreement for our office may review it. Feel free to send it via e-mail.

Thanks,

Alan

Alan Michael Singer

Staff Attorney, Legal Affairs

Washington State Office of the Insurance Commissioner

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Olympia, WA 98504-0255

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[Facebook.com/WSOIC](https://www.facebook.com/WSOIC) *

From: Singer, Alan (OIC)

Sent: Tuesday, April 24, 2012 2:30 PM

To: 'saku@hoboprince.com'; 'commandpostvideo@comcast.net'; 'info@hoboprince.com';
'bell.shelby357@gmail.com'

Cc: Sureau, Carol (OIC); Frye, Bobby (OIC)

Subject: RE: Bell Shelby / Hobo Prince et al - Order to Cease and Desist No. 12-0076 - link to RCW 48.01.040 following our meeting of today

Hi Shelby,

As discussed today, the definition of "insurance" can be read at RCW 48.01.040. Please note that our agency's order to cease and desist no. 12-0076 remains in full force and effect, and we look forward to you fully complying with it, including the part that provides that "nothing herein shall prevent [you] from fulfilling the performance of contracts pursuant to RCW 48.15.020(2)(b)" and that nothing in it prevents you "from providing a refund when requested by a Washington consumer pursuant to RCW 48.15.030." As Carol mentioned, if you have any future questions about the Washington Insurance Code, please do not hesitate to contact us.

Alan

Alan Michael Singer

Staff Attorney, Legal Affairs

Washington State Office of the Insurance Commissioner

P.O. Box 40255

Olympia, WA 98504-0255

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OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)	
)	
SHELBY "SAKU" HORATIO BELL, d/b/a)	
"HOBO PRINCE ECONOMIC PROJECT")	No. 12-0076
and "BE'RIO TRANSPORTS";)	
BE'RIO TRANSPORTS, LLC)	ORDER TO CEASE
)	AND DESIST
Unauthorized Individual and Entities,)	
)	
Respondents.)	

Pursuant to the Insurance Code of the State of Washington, including RCW 48.02.080, RCW 48.15.023, and RCW 48.17.063, the Insurance Commissioner of the State of Washington ("OIC") orders the above-named individual and entities ("Respondents"), and their officers, directors, trustees, employees, agents, and affiliates to immediately cease and desist from:

- A. Engaging in or transacting any insurance business in the State of Washington, including the solicitation of unauthorized insurance;
- B. Selling, soliciting, or negotiating insurance in this state without a license;
- C. Soliciting Washington residents to purchase or participate in any unauthorized insurance arrangement;
- D. Soliciting Washington residents in person, by e-mail, by facsimile (fax), by telephone, by mail, by internet, or by any other means, to induce them to purchase any form of insurance product;
- E. Offering to Washington residents a plan or policy or coverage for any form of insurance or discount plan without submitting to examination by the Insurance Commissioner to determine the organization and solvency of the person or the entity offering such insurance, and to determine whether or not such person or entity complies with the applicable provisions of the Insurance Code.

THIS ORDER IS BASED ON THE FOLLOWING:

1. Shelby Horatio Bell, also known as "Saku," is a resident of Washington. On the websites www.hoboprince.com and www.be-rio.info, he purports to be the "Director" of "Hobo Prince Economic Project" and "President" of "Be-Rio Transports." Be-Rio Transports, LLC is an inactive Oregon domestic limited liability company; Mr. Bell was its registered agent prior to its administrative



dissolution in 2009. The organizational form and principal place of business of "Hobo Prince Economic Project" and "Be-Rio Transports" are unknown, but the websites www.hoboprince.com and www.be-rio.info each indicate that cashier's checks and money orders can be sent to an address in Portland, the location of a postal box rental business, "Postal Place at 111th Square." Another website, www.hoboprince911.com also invites payments via "Chase Person-to-Person QuickPay."

2. In 2011, Mr. Bell presented seminars to Washington residents about joining his "Hobo Prince Economic Project" program as participants. Under this project, once the participant pays a one-time fee of \$25, Mr. Bell promises that he and his program will, through transaction components that include the issuance of a \$500,000 "reverse" insurance policy, pay participants a regular net weekly installment of \$900 per week for 7 years. The \$500,000 policy Mr. Bell promises will be issued is supposedly paid for with a one-time premium payment of 5% (or \$25,000) which is supposedly financed through Mr. Bell's unnamed bank. Mr. Bell promises that all transactions ("up to 1.8 Trillion USD" worth) will supposedly be "supported and protected" by the "I.P.I. Insurance Package." Mr. Bell has provided participants with contracts for his program, which he asks to be kept secret and confidential. One such contract promises participants that Mr. Bell will, through "Dashwood Brewer & Phipps Ltd., of Lloyd's of London," provide "Business Profit Recovery Insurance" for "as many Financial Transactions as possible under a Reciprocity Insurance Agreement" – but neither Dashwood Brewer & Phipps Ltd. nor Lloyd's of London has any insurance arrangement with Mr. Bell or his project. In another such contract, Mr. Bell promises that he will provide this insurance himself. In at least one of his seminar presentations, he tells attendees, "I am the underwriter." Because there appears not to be any licensed insurer or bank involved in this project, OIC repeatedly attempted to contact Mr. Bell by telephone to ask questions about this project, but Mr. Bell was evasive at first, and thereafter failed to answer or return telephone calls and messages. OIC also sent Mr. Bell letters that asked questions, but OIC received no written response. On one occasion, Mr. Bell did answer a call from a cell phone, and did agree to meet with OIC staff at OIC offices at a date and time certain, but Mr. Bell did not show up.

3. None of the Respondents are authorized to transact insurance in Washington. Respondents have not applied for or been granted any certificate of authority or license to act as an insurer, insurance producer, or surplus lines broker in Washington. Respondents have not submitted to OIC any appropriate certificate, license, or other document issued by another agency of this state, any subdivision thereof, or of the federal government, permitting or qualifying Respondents to provide such coverage in this state. Respondents have also not registered with the OIC as risk retention or risk purchasing agents, nor have they transacted this insurance through a licensed surplus lines broker in this state.

4. Respondents' above-described conduct violates the Insurance Code of the State of Washington, including RCW 48.05.030 (certificate of authority required), RCW 48.15.020 (solicitation by unauthorized insurer prohibited), RCW 48.17.060 (license required), RCW 48.30.040 (knowingly making, publishing and disseminating false, deceptive and misleading representations or advertisements in the conduct of the business of insurance), RCW 48.30.060 (a person who is not an insurer may not assume or use a name which deceptively infers or suggests that it is an insurer), and RCW 48.30.210 (knowingly and willfully making false and misleading statements and impersonations relative to an application for insurance to an insurer prohibited).

IT IS FURTHER ORDERED that Respondents, within ten (10) days of the date of this Order, shall mail a copy of this Order to each Washington resident to whom Respondents have collected a project fee.

IT IS FURTHER ORDERED that nothing herein shall prevent Respondents from fulfilling the performance of contracts pursuant to RCW 48.15.020(2)(b), from providing a refund when requested by a Washington consumer pursuant to RCW 48.15.030, or, upon request of the OIC, from placing of Respondents' Washington contracts with an authorized insurer pursuant to RCW 48.15.020(3) or with a registered service contract provider.

Any violation of the terms of this Order by Respondents, their officers, directors, agents, or employees, or affiliates, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.15.023, 48.17.063, and other applicable sections of the Insurance Code of the State of Washington.

Respondents have the right to demand a hearing pursuant to RCW Chapters 48.04 and 34.05. This Order shall remain in effect subject to the further order of the Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this 2nd day of April, 2012.

MIKE KREIDLER
Insurance Commissioner

By: 
Alan Michael Singer, Staff Attorney
Legal Affairs Division

CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the State of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER TO CEASE AND DESIST NO. 12-0076 on the following via US Mail and e-mail at the below indicated addresses:

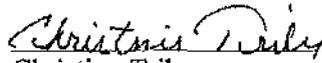
Shelby Bell
Hobo Prince Economic Project
1903 Dorothy Street Apt 1
Longview, WA 98632-4265
saku@hoboprince.com

Shelby Bell
Be'Rio Transports/Investments
9209 NE 116th Ave
Vancouver, WA 98662-2336
commandpostvideo@comcast.net

Hobo Prince Economic Project
11124 NE Halsey St PMB 667
Portland, OR 97220
info@hoboprince.com

Be'Rio Transports, LLC
2708 N Hayden Island Drive
Portland, OR 97217
bell.shelby357@gmail.com

SIGNED this 2nd day of April, 2012, at Tumwater, Washington.


Christine Tribe