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STATE OF WASHINGTON  
OFFICE OF INSURANCE COMMISSIONER

RENT-A-CENTER, INC.  
RENT-A-CENTER WEST, INC.

No. 14-0082

and

BENEFIT MARKETING SOLUTIONS, LLC and  
BENEFIT SERVICES ASSOCIATION,

RESPONSE TO INSURANCE  
COMMISSIONER'S POST-HEARING  
SETTLEMENT RESPONSE

Benefit Marketing Solutions, LLC, Benefit Services Association, Rent-A-Center, Inc. and Rent-A-Center West, Inc. ("Respondents") are willing to work in good faith with the Office of the Insurance Commissioner to determine if the parties can agree on a resolution to provide the Paid-Out Product Service Protection (the "Paid-Out benefit") on a going forward basis to Washington consumers. The OIC stated that it may be difficult to approve the Paid-Out benefit under the applicable statute and this admission is consistent with the Respondents' statements throughout this matter that the Paid-Out benefit simply did not meet the requirements of a service contract and therefore should not be regulated by the OIC. The statute was never meant to cover a product such as the Paid-Out benefit and the efforts necessary to bend the statute or the product to fit together exemplify the Insurance Code's inapplicability. Respondents will, however, endeavor to find a solution.

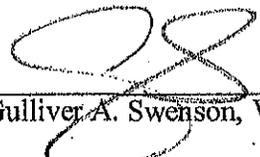
Respondents also believe the Cease and Desist Order should be dissolved or that the stay of the order should be maintained during the pendency of any negotiations between the

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parties. The OIC openly admitted during the hearing that there had not been any harm caused to Washington consumers by the Paid-Out benefit. The evidence was that the Paid-Out benefit provided significant benefit to Washington consumers and had not resulted in any administrative actions or unpaid claims to Washington consumers. The Cease and Desist should be dissolved or the stay should be maintained during ongoing negotiations because it is in the best interest of Respondents and the public to allow the Paid-Out benefit to continue to be provided in Washington state (as it is in all other states Respondents conduct business).

DATED this 26th day of January, 2015.

RYAN, SWANSON & CLEVELAND, PLLC

By   
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