

STATE OF MINNESOTA
COMMISSIONER OF COMMERCE

In the Matter of the Non-Resident
Insurance Agency License of Seguro
Medico, LLC, d/b/a QuickHealth, and the
Non-Resident Insurance Producer License
of Arthur Wayne Walsh, Jr.

**FINDINGS OF FACT,
CONCLUSIONS OF LAW
AND ORDER**

The above-entitled matter came before the Commissioner of Commerce's (Commissioner) designee, Greg Merz,¹ pursuant to Minn. Stat. § 45.027, subd. 7 (2025). The Department of Commerce ("Department") issued an "Order to Show Cause" pursuant to Minn. Stat. § 45.027, subd. 7 (2025), to Respondent Seguro Medico, LLC, d/b/a QuickHealth ("Seguro Medico") and Respondent Arthur Wayne Walsh, Jr. ("Walsh") (collectively "Respondents"). Because neither Respondent requested a hearing within 30 days, the Order to Show Cause became final by operation of law pursuant to Minn. Stat. § 45.027 (2025).

Based upon all the facts, records, and proceedings herein, the Commissioner makes the following:

FINDINGS OF FACT

1. The Department issued an Order to Show Cause to Respondents. See Attachment A (Order to Show Cause).

¹ In accordance with Minn. Stat. § 45.024 (2025), Commissioner of Commerce Grace Arnold delegated the authority to issue a final order in this matter to Designated Decision-Maker Greg Merz.

2. The Order to Show Cause was served on the date listed in the Affidavit of Service by First Class Mail by sending it via first class mail to the most recent addresses on file for Respondents with the State of Minnesota. See Attachment B (Affidavit of Service by First Class Mail).

3. The Order to Show Cause states that if Respondents did not request a hearing to contest the Order to Show Cause within 30 days of service, the Order to Show Cause will become final by operation of law.

4. Respondents did not request a hearing on the Order to Show Cause within 30 days of service. See Attachment C (Letter to the Commissioner requesting that a Final Order be issued).

5. Any Finding of Fact herein, which should more properly be deemed a Conclusion of Law, is hereby adopted as such.

Based upon the foregoing Findings of Fact, the Commissioner makes the following:

CONCLUSIONS OF LAW

1. The Commissioner has jurisdiction in this matter pursuant to Minn. Stat. § 45.027 (2025) and any other authority noted in the Order to Show Cause.

2. The Department has complied with all relevant procedural requirements of Minnesota statutes and rules.

3. The Order to Show Cause became final by operation of law pursuant to Minn. Stat. § 45.027, subd. 7 (2025) and is hereby incorporated into this Order.

4. The Department has grounds to take disciplinary action against Respondents based on the allegations set forth in the Order to Show Cause.

5. Any Conclusion of Law herein, which should more properly be deemed a Finding of Fact, is hereby adopted as such.

6. This Order is in the public interest.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED

1. The Order to Show Cause became final by operation of law, and is hereby incorporated into this Order; and

2. The sanction imposed by the Order to Show Cause is effective as of the date of this Order. Specifically, the Walsh and Seguro Medico are assessed a civil penalty of \$150,000, jointly and severally, pursuant to Minn. Stat. § 45.027, subds. 1(8), 6-7 (2025).

ADDITIONAL NOTICE

Upon the Commissioner's Order becoming final, the Commissioner may file a certified copy of it with the clerk of a court of competent jurisdiction. The Order so filed has the same effect as a judgment of the court and may be recorded, enforced, or satisfied in the same manner as a judgment of the court. Minn. Stat. § 45.027, subd. 7(d) (2025).

The civil penalty or any resulting judgment arising from the Commissioner's Order is non-dischargeable in bankruptcy. See 11 U.S.C. § 523(a) (7) ("A discharge under section 727, 1141, 1228(a), 1228(b), or 1328(b) of this title does not discharge an individual debtor from any debt . . . to the extent such debt is for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit, and is not compensation for actual pecuniary loss.").

GRACE ARNOLD
Commissioner of Commerce

Dated: June 3, 2026

By: Greg Merz
Greg Merz
Designated Decision-Maker

Minnesota Department of Commerce
85 7th Place East, Suite 280
St. Paul, MN 55101
Telephone: (651) 539-1500

MEMORANDUM

Minn. Stat. § 45.027, subd. 7 (b)(1) (2025) provides in part:

The commissioner shall issue an order requiring a licensee or applicant for a license to show cause why the license should not be revoked or suspended, or the licensee censured, or the application denied and provide the licensee or applicant an opportunity to request a hearing under the contested case provisions of chapter 14. The order must: (i) state the reasons that an order is being sought and whether a civil penalty is sought; and (ii) inform the licensee or applicant that unless the licensee or applicant requests a hearing on the matter within 30 days of receipt of the order, it becomes final by operation of law and that a final order will be issued under paragraph (a).

The Order to Show Cause in this matter met all statutory requirements. The Order to Show Cause was addressed to Respondents and deposited in First Class mail to the address Respondents had on file with the Department. Minn. Stat. § 45.0112 (2025) requires that Respondents promptly notify the Department of any change of address. Respondents did not make a timely request for hearing. The Findings of Fact and Conclusions of Law in the Order to Show Cause are, therefore, admitted as true and justify the action specified.

The Order to Show Cause alleged the following facts and legal conclusions material to the assessment of a sanction in this matter and are deemed admitted, including the following:

- a. The Department issued Walsh a non-resident insurance producer license, No. 40672092, in February 2020. The Department issued Seguro Medico a non-resident insurance agency license, No. 40672878, a week later. Seguro Medico designated Walsh, one of its owners and officers, as its individual licensed producer responsible, pursuant to Minn. Stat. § 60K.37, subd. 3(a)(2) (2025), for compliance with Minnesota's insurance laws and rules.
- b. Seguro Medico's and Walsh's non-resident licenses automatically terminated in September 2024 and February 2025, respectively, when their home state terminated their resident licenses. See Minn. Stat. § 60K.39, subd. 5 (2025) ("A nonresident producer license terminates automatically when the person's resident license is terminated for any reason.")
- c. Since 2021, at least seventeen Minnesota customers have contacted the Department complaining of material misrepresentations made by Seguro Medico while soliciting, selling, and negotiating insurance. These complaints demonstrate that Seguro Medico repeatedly sold limited-benefit insurance and non-insurance discount plans as major medical coverage and otherwise misrepresented the scope and cost of coverage. These dishonest practices left Minnesotans with illusory insurance coverage and exposed customers to significant health-care expenses.

d. Minn. Stat. § 60K.54, subd. 1 (2025), requires an insurance producer to report to the Commissioner of Commerce any administrative action taken against the producer in another jurisdiction within 30 days of the final disposition of the matter.

e. Since becoming licensed by the Department, Respondents have been the subject of at least sixteen administrative actions in fourteen jurisdictions. Respondents' insurance licenses have been revoked, debarred, suspended, or surrendered in ten different states as a result of Respondents' misconduct. In addition, Respondents have been fined more than \$150,000. Respondents did not report any of these administrative actions to the Department.

f. In response to an information request from the Department, Respondents provided the Department with an incomplete list of Minnesota customers to whom they had sold insurance products since 2021, along with the identity of the agent responsible for each sale.

g. The incomplete information Respondents provided enabled the Department to confirm that at least 468 sales were made by Seguro Medico agents who were not licensed to sell insurance in Minnesota.

h. Under Minnesota law, an insurance licensee is prohibited from doing business in Minnesota under an assumed name without proper registration with the Secretary of State. See Minn. Stat. § 60K.41 (2025). Seguro Medico repeatedly conducted business under the assumed name "QuickHealth" without properly registering this name with the Secretary of State.

i. Respondents failed to respond to the Department's information requests seeking among other things, a complete list of their Minnesota customers since 2022, in violation of Minnesota law. See Minn. Stat. §§ 45.027, subd. 7(a)(2)-(3), and 60K.43, subd. 1(2).

In light of these facts, a substantial civil penalty clearly is justified. Minn. Stat. § 45.027, subd. 6 (2025), provides in pertinent part:

The Commissioner may impose a civil penalty not to exceed \$10,000 per violation upon a person who violates any law, rule, or order related to the duties and responsibilities entrusted to the Commissioner unless a different penalty is specified.

Minn. Stat. § 14.045, subd. 3 (2025) provides that the following factors are to be taken into account in determining the amount of a fine or civil penalty:

- (1) the willfulness of the violation;
- (2) the gravity of the violation including damage to humans, animals and the natural resources of the state;
- (3) the history of past violations;
- (4) the number of violations;
- (5) the economic benefit gained by the person by allowing or committing the violation; and
- (6) other factors that justice may require.

The repetitive nature of Respondents' violations demonstrates that their illegal conduct was willful. Indeed, illegal conduct appears to have been the Respondents' standard operating procedure. Their misrepresentations concerning the nature of the insurance they were selling caused direct and serious financial harm to Minnesota customers. Respondents benefited financially from payments made by Minnesota

customers who, because of Respondents' misrepresentations, did not understand the insurance products they were buying. Respondents' refusal to cooperate with the Department's oversight responsibilities, by failing to report to the Department administrative proceedings in other states and by failing to respond fully to the Department's information requests improperly interfered with the Department's ability to effectively regulate.

The Commissioner is authorized to impose a civil penalty of \$10,000 per violation. The record establishes well in excess of fifteen serious violations. Thus, a civil penalty of \$150,000 is clearly supported by the record.

Because Walsh was responsible for Seguro Medico's compliance with Minnesota insurance laws and rules, Minn. Stat. § 60K.37, subd. 3(a)(2) (2025), it is appropriate that Walsh be jointly and severally liable for the civil penalty.

In addition to a civil penalty, the Order to Show Cause also seeks retroactive revocation of Respondents' licenses. Although Respondents' conduct meets the legal requirements for license revocation and revocation would be in the public interest, see Minn. Stat. § 45.027, subd. 7(a), Respondents' licenses were already automatically terminated as a result of the termination of their resident licenses by their home state. See Minn. Stat. § 60K.39, subd. 5 (2025). Therefore, Respondents do not possess valid licenses to sell insurance in Minnesota and formal action in this proceeding to revoke Respondents' non-resident licenses is not necessary.

GM

ATTACHMENT A

File No. 83170/GAM

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

In the Matter of the Non-Resident Insurance
Agency License of Seguro Medico, LLC, d/b/a
QuickHealth, and the Non-Resident Insurance
Producer License of Arthur Wayne Walsh, Jr.

ORDER TO SHOW CAUSE

TO: Seguro Medico, LLC
d/b/a QuickHealth
8 Morgan Road
Sinking Spring, PA 19608

Seguro Medico, LLC
d/b/a QuickHealth
1209 Orange Street
Wilmington, DE 19801

Arthur Wayne Walsh, Jr.
2706 Philmay Terrace
Reading, PA 19606

Arthur Wayne Walsh, Jr.
60 Abbey Lane Apt.3B
Newark, DE 19711-6834

The Commissioner of the Minnesota Department of Commerce orders Respondents Seguro Medico, LLC, d/b/a QuickHealth (Seguro Medico), and Arthur Wayne Walsh, Jr. (Walsh) to show cause why they should not be subject to disciplinary action. Respondents are notified that, unless they request a hearing to contest this order within 30 days, this matter shall become final by operation of law, and the Commissioner may issue an order imposing the following sanctions:

A) Retroactive revocation of Seguro Medico's non-resident insurance agency license, No. 40672878, and Walsh's non-resident insurance producer license, No. 40672092, pursuant to Minn. Stat. §§ 45.027, subs. 7, 11, 60K.43, subs. 1-3, 5 (2024); and,

B) Imposition of a \$140,000 civil penalty against Seguro Medico and Walsh, jointly and severally, pursuant to Minn. Stat. §§ 45.027, subs. 6-7, 60K.43, subs. 1-2, 5 (2024).

The Commissioner issues this order based on the following findings of fact and conclusions of law:

FINDINGS OF FACT

1. In February 2020, the Department issued Walsh a non-resident insurance produce license, No. 40672092. One week later, the Department issued Seguro Medico a non-resident insurance agency license, No. 40672878. Seguro designated Walsh, one of its owners and officers, as its individual licensed producer responsible for compliance with Minnesota's insurance law and rules. *See* Minn. Stat. § 60K.37, subd. 3(a)(2) (2024).

2. Seguro Medico's non-resident license automatically terminated in September 2024 pursuant to Minn. Stat. § 60K.39, subd. 4 (2024), after its home state terminated its resident license. Walsh's non-resident license similarly terminated in February 2025 after his home state terminated his resident license.

3. While their licenses were active, Seguro Medico and Walsh repeatedly violated numerous Minnesota insurance laws, including materially misrepresenting insurance coverage to Minnesota consumers; failing to report regulatory actions against them by other insurance regulators; accepting insurance business from unlicensed individuals; conducting business in an unregistered assumed name; and failing to respond to information requests.

Materially Misrepresenting Insurance Coverage

4. Since 2021, at least seventeen Minnesota consumers have contacted the Department about material misrepresentations that Seguro Medico's agents made while soliciting, selling, and negotiating insurance. These complaints, as corroborated by the Department, demonstrate that Seguro Medico engaged in a bait-and-switch scheme in which it repeatedly sold limited-benefit insurance and non-insurance discount plans as major medical coverage. Seguro Medico's misrepresentations included falsely identifying the scope and cost of coverage,

applicable deductibles, available in-network providers, and memberships necessary to maintain coverage.

5. Many consumers canceled their plans and demanded refunds once they discovered the non-existent or limited nature of the coverage that Seguro Medico sold to them. Seguro Medico and Walsh's dishonest business practices and misrepresentations thus left numerous Minnesotans with illusory coverage and exposed to significant health-care expenses.

Failure to Report Regulatory Actions

6. Minnesota law requires insurance producers to report to the Commissioner any administrative action taken against them by other insurance regulators within 30 days of the final disposition of the matter, including providing a copy of the underlying order and all relevant legal documents. Minn. Stat. § 60K.54, subd. 1 (2024).

7. Seguro Medico and Walsh have been subject to at least sixteen administrative actions in fourteen jurisdictions. Indeed, since 2022, Seguro Medico or Walsh's insurance licenses have been revoked, debarred, suspended, surrendered, or denied for misconduct by Delaware, Iowa, Idaho, Kansas, New Hampshire, Oregon, Pennsylvania, South Dakota, Virginia, Washington, and Wisconsin, as well as fined more than \$150,000. Seguro Medico and Walsh failed to report any of these actions to the Commissioner.

8. As an example, in 2022, Seguro Medico consented to surrender its non-resident insurance producer license in Pennsylvania based on findings and conclusions that it provided sales scripts to employees containing materially false statements. Among other misrepresentations, the scripts falsified the number and identity of carriers that had appointed Seguro Medico to sell their insurance products; misrepresented to consumers that agents were supposedly reviewing and comparing the costs and coverages of various insurance products in real

time to find the most suitable coverage; failed to disclose that Seguro Medico only offered one specific coverage; lied to consumers about its products covering preexisting conditions and surgeries; and falsely claimed that the agents were “non-commissioned.”

9. More recently, in 2024, Washington revoked Seguro Medico and Walsh’s non-resident insurances licenses and imposed a \$100,000 fine, jointly and severally, because they misrepresented insurance plans to consumers, represented an unauthorized insurer, and did business under an assumed name without notifying its commissioner.

Accepting Insurance Business from Unlicensed Individuals

10. In response to a regulatory information request, Seguro Medico and Walsh provided the Department with an incomplete list of the Minnesota consumers to whom they have sold insurance products since 2021, along with the agent responsible for each sale.

11. Even with this incomplete information, the Department confirmed that at least 468 sales were made by Seguro Medico’s agents who were not licensed to sell insurance in Minnesota. This number is likely higher because Seguro Medico’s list was incomplete and failed to identify any sales by Albert Groff, an agent for Seguro Medico who did not become licensed until September 2022 and whose license has since been revoked by the Commissioner for a variety of fraudulent and dishonest practices.

Conducting Business in an Unregistered Assumed Name

12. Seguro Medico has never been registered with the Minnesota Secretary of State to conduct business in this state in its name or under any assumed name, such as QuickHealth. *See* Minn. Stat. § 60K.41 (2024) (prohibiting licensees from conducting business in Minnesota under assumed names without proper registration).

13. Seguro Medico nevertheless repeatedly conducted business in the name QuickHealth in violation of Minnesota law.

Failure to Respond to Information Requests

14. On multiple occasions, Seguro Medico and Walsh have failed to respond, failed to timely respond, or provided incomplete information to the Department's information requests.

15. As discussed above, in 2021, Seguro Medico and Walsh sent an incomplete list of consumer sales in Minnesota despite the Department requesting a complete list. Thereafter, they ignored two follow-up requests seeking the complete list, as well as the products they sold to each Minnesotan.

16. Seguro Medico and Walsh have since failed to respond to the Department's June 11, 2024, information request, which once again sought, among other items, a complete list of all their Minnesota customers from 2022 to the present and each product sold to them.

Criminal Prosecution

17. In May 2025, Seguro Medico and Walsh were added to an existing criminal proceeding in the Eastern District of Pennsylvania: *USA v. Redmond*, No. 5:24-cr-376/JLS (filed Oct. 17, 2024). The amended indictment alleges that between 2018 and 2022 Seguro and Walsh, among others, conspired in a nationwide bait-and-switch scheme in the conduct of their insurance business and that left consumers without insurance coverage for the majority of their medical, dental, and prescription costs. Among other felony charges, the indictment alleges that Seguro Medico and Walsh committed wire fraud conspiracy and aided and abetted wire fraud.

18. To date, the federal criminal prosecution of Seguro Medico and Walsh remains pending.

CONCLUSIONS OF LAW

1. Seguro Medico and Walsh used fraudulent and dishonest practices and demonstrated incompetence, untrustworthiness, or financial irresponsibility by repeatedly misrepresenting the terms of actual or proposed insurance contracts. Minn. Stat. §§ 45.027, subd. 7(a)(2), (4), 60K.43, subd. 1(5), (8) (2024), Minn. R. 2795.1000 (2023).

2. Seguro Medico and Walsh failed to report the numerous regulatory actions taken against them by other jurisdictions to the Commissioner. Minn. Stat. §§ 45.027, subd. 7(a)(2), 60K.43, subd. 1(2), 60K.54, subd. 1.

3. Seguro Medico and Walsh have admitted or been found to have committed unfair trade practices or fraud in the business of insurance in other jurisdictions. Minn. Stat. §§ 45.027, subd. 7(a)(2), 60K.43, subd. 1(7).

4. Seguro Medico and Walsh had their insurance licenses denied, suspended, or revoked and been subject to fines and discipline in other jurisdictions. Minn. Stat. §§ 45.027, subd. 7(a)(2), 60K.43, subd. 1(9).

5. Seguro Medico and Walsh knowingly and repeatedly accepted insurance business in Minnesota from unlicensed individuals. Minn. Stat. §§ 45.027, subd. 7(a)(2), 60K.43, subd. 1(12), Minn. R. 2795.0800, subp. 1.A (2023).

6. Seguro Medico regularly conducted business in Minnesota under an assumed name without properly filing and registering it with the Secretary of State. Minn. Stat. §§ 45.027, subd. 7(a)(2), 60K.41, 60K.43, subd. 1(2).

7. Seguro Medico and Walsh failed to respond or provided incomplete responses to multiple information requests from the Department. Minn. Stat. §§ 45.027, subs. 1a, 7(a)(2)-(3), 60K.43, subd. 1(2).

8. This order is in the public interest.

NOTICE OF RIGHT TO HEARING

You may request a hearing to contest this order within 30 days after receiving it. A request for a hearing should be in writing and served on or faxed to the Commissioner at the following address or fax number by the deadline:

Minnesota Department of Commerce
Enforcement Division
Attn: Sara Payne
85 East Seventh Place, Suite 280
St. Paul, MN 55101
Fax number: (651) 539-1547

Within 15 days after receiving your request for a hearing, the Commissioner shall set the date and time for the hearing at the Court of Administrative Hearings. Minn. Stat. § 45.027, subd. 7(b)(1).

If you request a hearing to contest the order, the hearing shall occur before an Administrative Law Judge at the Court of Administrative Hearings, 600 North Robert Street, St. Paul, Minnesota 55146, Telephone: (651) 361-7900. All parties have the right to represent themselves or be represented throughout the proceedings herein by legal counsel or a person of their choice if not otherwise prohibited as the unauthorized practice of law. The hearing will be conducted under the contested case procedures in Minn. Stat. §§ 14.57-.69 (2024), and the Rules of the Court of Administrative Hearings, Minn. R. 1400.5100-.8401.

Failure to attend the hearing or any prehearing conference at the Court of Administrative Hearings may result in a determination that you are in default, that the allegations of this order may be taken as true, and that the proceeding may be determined against you. Minn. Stat. § 45.027, subd. 7(c), and Minn. R. 1400.6000.

If you do not request a hearing to contest this order within 30 days after receipt, it shall become final by operation of law, and the Commissioner shall issue an order imposing the above-referenced sanctions against you. Minn. Stat. § 45.027, subd. 7(a)-(b).

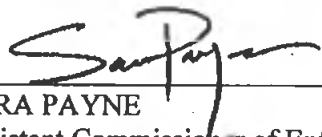
ADDITIONAL NOTICE

Upon the Commissioner's order becoming final, the Commissioner may file a certified copy of the order with the clerk of a court of competent jurisdiction without further notice or hearing. The order so filed has the same effect as a judgment of the court and may be recorded, enforced, or satisfied in the same manner as a judgment of the court. Minn. Stat. § 45.027, subd. 7(d); *see* Minn. Stat. § 16D.17 (2024).

The civil penalty or any resulting judgment arising from the Commissioner's order is non-dischargeable in bankruptcy. *See* 11 U.S.C. § 523(a)(7) ("A discharge under section 727, 1141, 1192[,] 1228(a), 1228(b), or 1328(b) of this title does not discharge an individual debtor from any debt . . . to the extent such debt is for a fine, penalty, or forfeiture payable to and for the benefit of a governmental unit, and is not compensation for actual pecuniary loss . . .").

Dated: March 2, 2026

GRACE ARNOLD
Commissioner



SARA PAYNE
Assistant Commissioner of Enforcement

Minnesota Department of Commerce
85 Seventh Place East, Suite 280
St. Paul, MN 55101
(651) 539-1600

ATTACHMENT B

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
ENFORCEMENT DIVISION
85 7TH PLACE E, STE. 280
ST. PAUL, MN 55101-2198

CERTIFICATE OF SERVICE BY U.S. MAIL

Case Title:

In the Matter of the Non-Resident Insurance
Agency License of Seguro Medico, LLC d/b/a
QuickHealth, No. 40672878 and the Non-Resident Insurance
Producer license of Arthur Wayne Walsh, Jr., No. 40672092

OAH Docket Number: _____

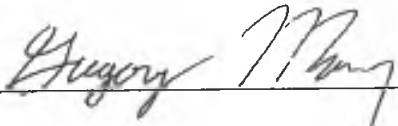
_____ Gregory Maus _____ verifies by oath or affirmation that on the
__ 2 __ day of __ March ____, 2026, at the City of __ Saint Paul _____,

In the county of __ Ramsey _____, in the state of Minnesota, she or he served the attached
Order to Show Cause by depositing a true and correct copy in the United States mail, properly
enveloped, with first class postage prepaid and addressed to the following named individual(s)
or entities at the addresses indicated below.

Arthur Wayne Walsh Jr.
2706 Philmay Terrace
Reading, PA 19606-2220

Seguro Medico, LLC
8 Morgan Road
Sinking Spring, PA 19608

Arthur Wayne Walsh Jr.
60 Abbey Lane, Apt. 3B
Newark, DE 19711-6834



STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
ENFORCEMENT DIVISION
85 7TH PLACE E, STE. 280
ST. PAUL, MN 55101-2198

CERTIFICATE OF SERVICE BY U.S. MAIL

Case Title:

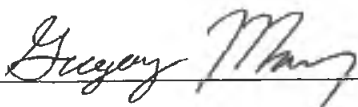
In the Matter of the Non-Resident Insurance
Agency License of Seguro Medico, LLC d/b/a
QuickHealth, No. 40672878 and the Non-Resident Insurance
Producer license of Arthur Wayne Walsh, Jr., No. 40672092

OAH Docket Number: _____

_____ Gregory Maus _____ verifies by oath or affirmation that on the
__ 2 __ day of __ March ____, 2026, at the City of __ Saint Paul _____,

In the county of __ Ramsey _____, in the state of Minnesota, she or he served the attached
Order to Show Cause by depositing a true and correct copy in the United States mail, properly
enveloped, with first class postage prepaid and addressed to the following named individual(s)
or entities at the addresses indicated below.

Seguro Medico, LLC
1209 Orange Street
Wilmington, DE 19801



ATTACHMENT C



April 10, 2026

Commissioner Grace Arnold
Minnesota Department of Commerce
85 7th Place East, Suite 280
St. Paul, MN 55101

RE: Commerce File No. 83170

Dear Commissioner Arnold:

The purpose of this letter is to request that a final order be issued in the above-referenced matter. Briefly, this matter was referred to the Minnesota Attorney General's Office and Assistant Attorney General Christopher Kaisershot drafted the enclosed Order to Show Cause (Order), which was executed by your designee, Sara Payne. The Order was mailed to Seguro Medico LLC's and Arthur Walsh's (Respondents) addresses of record on March 2, 2026 as well as additional addresses used by Respondents, as indicated by the enclosed Certificates of Service by First Class Mail. Approximately 39 days have passed since the Order was mailed and no request for hearing has been received. As no request for hearing has been received, the Order becomes final by operation of law and I am requesting that you issue a final order pursuant to Minn. Stat. § 45.027, subd. 7.

Sincerely,
Gregory Maus

Encl.: Cover Letters
Order to Show Cause
Certificates of Service