

JUL 18 2025

INSURANCE REGULATION
Docketed by: 



OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:

CONCORD AUTO VENTURES, LLC
dba CONCORD AUTO PROTECT

Index: OIR 2025-110
CASE NO.: 400344-24

IMMEDIATE FINAL ORDER TO CEASE AND DESIST

TO: CONCORD AUTO VENTURES, LLC
dba CONCORD AUTO PROTECT
c/o Oren Michael Salman
1794 Coney Island Avenue 2nd Floor
Brooklyn, New York 11230

The STATE OF FLORIDA, OFFICE OF INSURANCE REGULATION (“OIR”) hereby enters this Immediate Final Order to Cease and Desist, pursuant to the Florida Insurance Code and chapter 120, Florida Statutes (2024), against CONCORD AUTO VENTURES, LLC, dba CONCORD AUTO PROTECT (“CONCORD”).

FINDINGS OF FACT

CONCORD

1. CONCORD’s principal place of business is located at 1794 Coney Island Avenue, 2nd Floor, Brooklyn, NY 11230.
2. Oren Michael Salman is the sole owner of CONCORD.
3. CONCORD is not a registered corporation in the State of Florida.

4. CONCORD is not licensed as a motor vehicle service agreement company in the State of Florida.

5. CONCORD is not an authorized insurer in the State of Florida.

OIR's Investigation

6. On June 16, 2024, the OIR received a complaint from the Department of Financial Services (“DFS”), Consumer Services, alleging that CONCORD is not a licensed entity in Florida but is selling motor vehicle service agreements to Florida consumers.

7. On June 17, 2024, the OIR sent an email to CONCORD. At the time, CONCORD did not provide a response to the OIR.

8. On June 21, 2024, the OIR re-engaged CONCORD through an email dialogue with a CONCORD representative. The OIR informed CONCORD, through its representative, that it does not hold the requisite certificate of authority in the State of Florida to allowing it to sell or offer motor vehicle service agreements to Florida consumers. CONCORD's representative responded to the OIR and confirmed to the OIR that CONCORD does not transact business in Florida. CONCORD's representative claimed the complaint received by DFS, Consumer Services, was an isolated incident.

9. On July 9, 2024, the OIR, posing as a Florida consumer, communicated with a CONCORD sales associate, who stated that CONCORD could offer a warranty¹ agreement to a Florida resident. CONCORD subsequently sent a warranty quote to the OIR, posing as a Florida consumer. Email providing quote for warranty is attached here as Exhibit A.

10. Additionally, on July 18, 2024, CONCORD sent a second warranty quote to the OIR, again posing as a Florida consumer, for a vehicle located in Florida. Thus, CONCORD

¹ The term “warranty” is often used synonymously to describe a motor vehicle service agreement.

actively solicited business in Florida. Second email providing warranty quote is attached here as Exhibit B.

CONCLUSIONS OF LAW

OIR Has Jurisdiction to Issue This Final Order

11. Section 20.121(3)(a)1., Florida Statutes (2024), provides that the OIR shall be responsible for all activities concerning insurers and other risk-bearing entities, including, among other things, licensing, rates, policy forms, market conduct, and claims.

12. Section 624.01, Florida Statutes (2024), provides that chapters 624–632, 634, 635, 636, 641, 642, 648, and 651 constitute the "Florida Insurance Code."

13. The OIR is responsible for the administration and enforcement of the Florida Insurance Code and has jurisdiction over CONCORD pursuant to section 20.121(3)(a)1. and the Florida Insurance Code.

14. Chapter 28-106, *Florida Administrative Code*, applies in all proceedings in which the OIR determines the substantial interests of a party, and the OIR must construe it to secure the just, speedy, and inexpensive determination of every proceeding. *See Fla. Admin. Code R. 28-106.101.*

15. Chapter 28-106 applies to all proceedings under chapter 120 with only three exceptions: (i) where the agency has adopted rules covering the subject matter pursuant to section 120.54(5)(a)2., Florida Statutes (2024); (ii) agency investigations or determinations of probable cause preliminary to agency action; or (iii) mediation conducted pursuant to section 120.573, Florida Statutes (2024). *See Fla. Admin. Code. R. 28-106.101.*

16. The OIR concludes that this proceeding does not qualify for one of the exceptions listed in Rule 28-106.101 of the *Florida Administrative Code*.

OIR May Issue this Immediate Final Order to Cease and Desist

17. The OIR may issue an immediate final order requiring CONCORD to cease and desist from providing or offering to provide motor vehicle service agreements to the residents of Florida because CONCORD is violating section 634.031(1), Florida Statutes (2024).

18. Under section 634.031(1), a person must have a valid license to offer to sell motor vehicle service agreements in Florida:

A person may not transact, administer, or market, attempt to transact, administer, or market, or in any manner hold itself out as transacting, administering, or marketing the service agreement business, on behalf of herself or himself or itself, in this state or from this state unless it is authorized to do so under a subsisting license issued to it by the office.

§ 634.031(1), Fla. Stat.

19. The OIR “may, pursuant to section 120.569[, Florida Statutes], in its discretion and without advance notice or hearing issue an immediate final order to cease and desist to any person or entity which violates” section 634.031(1). § 634.031(4), Fla. Stat.

20. The Legislature has found that a violation of section 634.031(1) constitutes an imminent and immediate threat to the public health, safety, and welfare of the residents of this State. § 634.031(4), Fla. Stat.

21. When the OIR finds that the law authorizes an immediate final order and that it is necessary to do so, the OIR shall recite with particularity the facts underlying such finding in the final order, which shall be appealable or enjoined from the date rendered. *See* § 120.569(2)(n), Fla. Stat.

CONCORD is Violating Section 634.031(1)

22. CONCORD is violating section 634.031(1).

23. Section 634.031(1) states that a person may not transact, administer, market, attempt to transact, administer, or market, or in any manner hold itself out as transacting,

administering, or marketing the service agreement business, on behalf of herself or himself or itself, in Florida or from Florida unless it is authorized to do so under a subsisting license issued to it by the OIR. § 634.031(1), Fla. Stat.

24. Section 634.011(8) defines “motor vehicle service agreement” as “any contract or agreement indemnifying the service agreement holder for the motor vehicle listed on the service agreement and arising out of the ownership, operation, and use of the motor vehicle against loss caused by failure of any mechanical or other component part, or any mechanical or other component part that does not function as it was originally intended.” § 634.011(8), Fla. Stat.

25. “Service agreement” does not include “giving, free of charge, of the usual performance guarantees by manufacturers or dealers in connection with the sale of motor vehicles.” *Id.*

26. Here, CONCORD transacts, administers, markets, provides, or offers to transact, administer, market, or provide motor vehicle service agreements to the residents of Florida without a license from the OIR. Additionally, CONCORD is not the manufacturer or dealer of vehicles offering the usual performance guarantees free of charge in connection with the sale of motor vehicles.

27. CONCORD’s activities do not fall within the exceptions, exclusions, or exemptions provided in chapter 634, Part I., Florida Statutes, or any other provision of Florida or federal law.

28. Furthermore, CONCORD continues soliciting business in Florida through text and email after assuring the OIR such communications would end.

29. The OIR attempted to deliver a Cease and Desist Complaint by U.S. Certified Mail to two different addresses connected to CONCORD, but both were returned as undeliverable.

30. Consequently, the OIR finds that it is lawful and appropriate to issue this immediate final order without advance notice or hearing, requiring that CONCORD cease and desist from providing or offering to provide motor vehicle service agreements to the residents of Florida.

31. The OIR finds that CONCORD's violation of section 634.031(1) is an immediate danger to the public health, safety, or welfare and requires this action.

32. The OIR also finds that because CONCORD continues to solicit motor vehicle service agreements to Florida residents despite OIR's warning to CONCORD about its unlicensed activities, CONCORD's violations of 634.031(1) are likely to continue, and that this immediate final order is necessary to stop CONCORD's violations of Florida law. *See Kodsy v. Dep't Fin. Servs.*, 972 So. 2d. 999, 1002 (Fla. 4th DCA 2008) (detailing due process requirements for an immediate final order).

33. Finally, the OIR concludes that this order is sufficiently narrowly tailored to address CONCORD's conduct, because the order only requires that CONCORD refrain from continuing to engage in the above-described unlawful activity. *See id.*

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ORDER

34. Based on the foregoing Findings of Fact and Conclusions of Law, the OIR hereby issues the following **ORDER**:

35. CONCORD shall cease and desist selling motor vehicle service agreement policies in the State of Florida without a license or certificate of authority.

DONE and ORDERED this 18 day of JULY, 2025.



A handwritten signature in blue ink, appearing to read "Michael Yaworsky", is written over a horizontal line.

MICHAEL YAWORSKY
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek immediate appellate review of this Order pursuant to section 120.569(2)(n), Florida Statutes (2024), Rule 28-106.501, *Florida Administrative Code*, and Rule 9.110, Florida Rules of Appellate Procedure. Review proceedings must be instituted by filing a Petition or Notice of Appeal with the Agency Clerk at 200 East Gaines Street, Tallahassee, Florida 32399-4206, and a copy of the same and filing fee with the appropriate District Court of Appeal within thirty (30) days of the rendition of this Order. Mediation under section 120.573 is not available for this agency action.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Immediate Order to Cease and Desist has been sent by U.S. Certified Mail this 18 day of July, 2025, to:

CONCORD AUTO VENTURES, LLC
dba CONCORD AUTO PROTECT
c/o Oren Michael Salman
1794 Coney Island Avenue 2nd Floor
Brooklyn, New York 11230

CONCORD AUTO VENTURES, LLC
dba CONCORD AUTO PROTECT
c/o Oren Michael Salman
1150 1st Avenue, Suite 501
King of Prussia, Pennsylvania 19406

/s/ 

Carson W. Gaines
Florida Bar No.: 1054445
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, Florida 32399-4206
Email: Carson.Gaines@flor.com
Telephone: (850) 413-4139

EXHIBIT A

From: [Wilkins, Randy](#)
To: [Bonnet, Eduardo](#)
Subject: FW: Concord Auto Protect - Your Price Quote 2009 Toyota Camry - Limited Time Offer
Date: Tuesday, July 9, 2024 1:26:00 PM
Attachments: [CONCORD RV 2024 AGREEMENT 2.pdf](#)



Randy Wilkins
Insurance Analyst IV
P&C Market Regulation
randy.wilkins@flor.com
Office: (850) 413-5029

Florida Office of
Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
www.FLDIR.com

From: rbwth@aol.com <rbwth@aol.com>
Sent: Tuesday, July 9, 2024 1:19 PM
To: Wilkins, Randy <Randy.Wilkins@flor.com>
Subject: Fw: Concord Auto Protect - Your Price Quote 2009 Toyota Camry - Limited Time Offer

[External Email](#)

[Sent from the all new AOL app for Android](#)

— Forwarded Message —

From: "Patrick Dunn" <pdunn@concordautoprotect.com>
To: "Randy Wilkins" <rbwth@aol.com>
Cc:
Sent: Tue, Jul 9, 2024 at 11:55 AM
Subject: Concord Auto Protect - Your Price Quote 2009 Toyota Camry - Limited Time Offer

Hello Randy,

I would like to take this opportunity to thank you again for your time, and provide you with a free quote based on what we discussed.

Should you have any questions, please do not hesitate to call me back at any time, my team and I are ready and happy to help!

EXHIBIT B

From: Eduardo Romero
To: William Bandy
Subject: Fwd: Concord Auto Protect - Your Price Quote 2020 Hyundai Santa Fe FWD - Limited Time Offer
Date: Thursday, July 18, 2024 9:49:14 AM
Attachments: CONCORD BY 2024 AGREEMENT 2.pdf

External Email

----- Forwarded message -----

From: Patrick Dunn <pdunn@concordautoprotect.com>
Date: Tue, Jul 9, 2024 at 3:14 PM
Subject: Concord Auto Protect - Your Price Quote 2020 Hyundai Santa Fe FWD - Limited Time Offer
To: Eduardo Romero <eduardo.rm1310@gmail.com>

Hello Eduardo,

I would like to take this opportunity to thank you again for your time, and provide you with a free quote based on what we discussed.

Should you have any questions, please do not hesitate to call me back at any time, my team and I are ready and happy to help!



Vehicle and Coverage Information

Customer Name: Eduardo Romero

Vehicle: 2020 Hyundai Santa Fe FWD

Vehicle Mileage: 58000

Quote Price: \$2,250.00 + \$0.00 Deductible - Limited Time Offer

Term: 5 Years + 100,000 Miles