

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY

JUDITH L. FRENCH,
SUPERINTENDENT, OHIO
DEPARTMENT OF INSURANCE

Plaintiff,

v.

THIN BLUE LINE BENEFITS
ASSOCIATION, LLC, et al.

Defendants.

CASE NO. 25CV-5302

JUDGE MUNSON

CATEGORY H: Other Civil

TEMPORARY RESTRAINING ORDER
AND
NOTICE OF HEARING ON PRELIMINARY INJUNCTION

This matter came before the Court on June 25, 2025 on Plaintiff's Motion for Temporary Restraining Order under R.C. 3905.22(H) and Civ. R. 65. Plaintiff seeks to prohibit Defendants Thin Blue Line Benefits Association LLC and Thin Blue Line Benefits Association Holdings LLC (Thin Blue Line) from engaging in unfair or deceptive acts or practices in the business of insurance as defined by R.C. 3901.21 and prohibited by R.C. 3901.20.

Plaintiff was represented by counsel from the Ohio Attorney General's Office. Defendants Thin Blue Line Benefits Association LLC and Thin Blue Line Benefits Association Holdings LLC did not appear at the hearing.¹ Counsel for Plaintiff certified to the court the efforts made to give

¹ The Court notes that an Emergency Motion to Continue was denied by separate Entry.

notice to Defendants and the reasons supporting Plaintiff's claim that notice should not be required. However, notice was provided to counsel for Defendants as of June 24, 2025 at 12:46 p.m.

The Court, having considered the complaint, the motion, and accompanying affidavits and exhibits, finds as follows:

1. Under R.C. 3901.22(H), the Superintendent of the Ohio Department of Insurance (the Superintendent) is entitled to a temporary restraining order, restraining or preventing any unfair or deceptive acts or practices in the business of insurance;
2. Under Civ. R. 65, a temporary restraining order may be granted without written or oral notice to the Defendant if it clearly appears from specific facts shown by affidavit or by the verified complaint that immediate and irreparable injury, loss or damage will result to the applicant before the adverse party or his attorney can be heard in opposition;
3. Under R.C. 3901.20 and 3901.21, Defendants are engaged in unfair and deceptive acts and practices in the business of insurance by:
 - a. Holding themselves out as and acting as an insurer in the State of Ohio without a license to do so as required by R.C. Titles 17 and/or 39;
 - b. Offering and selling insurance policies with the promise to provide health insurance coverage, but failing to do so;
 - c. Offering insurance plans with the promise of access to Cigna's in-network providers, but failing to provide such access;
 - d. Accepting monthly premium payments from policyholders, but failing to pay medical claims those policyholders incurred;

- e. Misrepresenting the terms of its health insurance policies and the benefits and advantages of them;
 - f. Failing to respond to and address consumer complaints regarding Defendants' failure to pay claims.
- 4. It is substantially likely that Plaintiff will prevail on the merits;
 - 5. Denying the injunction will cause Plaintiff and Ohio consumers to suffer irreparable injury, including:
 - a. Policyholders continue to need access to medical care, including follow-up appointments to care already provided, but are unable to use the health insurance Defendants promised them;
 - b. Providers are demanding payment from the policyholders for claims not paid by Thin Blue Line;
 - c. Policyholders continue to pay monthly premiums despite not being given the health insurance coverage promised by Thin Blue Line through its health insurance plans.
 - 6. Granting the injunction will not cause third parties to suffer unjustifiable harm;
 - 7. The injunction will serve the public interest.

IT IS THEREFORE ORDERED AND DECREED that Defendants Thin Blue Line Benefits Association LLC and Thin Blue Line Benefits Association Holdings LLC shall be restrained and enjoined as follows:

- 1. Prohibiting Thin Blue Line from operating in Ohio without a certificate of authority or license as required by R.C. 3927.01, other than to fulfill its obligations to its current

and past policyholders who have unpaid claims and to carry out its other responsibilities under currently-existing and any past policies;

2. Prohibiting Thin Blue Line from holding itself out as a health insurer in Ohio;
3. Prohibiting Thin Blue Line from advertising health insurance plans in Ohio including advertising on the internet;
4. Prohibiting Thin Blue Line from enrolling new members in Ohio;
5. Prohibiting Thin Blue Line from collecting any premium payments from policyholders in Ohio; and
6. Prohibiting Thin Blue Line from violating any other provision of R.C. Title 39 in Ohio.

This Order shall expire fourteen days from the date of entry, unless, for good cause shown, it is extended pursuant to Civ. R. 65 or by consent of the parties. **A hearing on Plaintiff's Motion for Preliminary Injunction is set for July 9, 2025 at 1:30 p.m. in Courtroom 7C.**

The Clerk is instructed to serve this Order upon Defendant by certified mail in accordance with Civ. R. 4.3. No bond shall be required to effectuate this Order.

Electronically signed by:
JUDGE HELD PHIPPS for JUDGE MUNSON

Franklin County Court of Common Pleas

Date: 06-25-2025
Case Title: JUDITH L FRENCH -VS- THIN BLUE LINE BENEFITS
ASSOCIATION LLC ET AL
Case Number: 25CV005302
Type: T R O (TEMPORARY RESTRAINING ORDER) ON

It Is So Ordered.

A handwritten signature in black ink, appearing to read "K. Held Phipps", is written over a circular official seal. The seal contains the text "COMMON PLEAS COURT" and "FRANKLIN COUNTY OHIO" around the perimeter, with "ALL THINGS ARE POSSIBLE" at the bottom.

/s/ Judge Karen Held Phipps

Court Disposition

Case Number: 25CV005302

Case Style: JUDITH L FRENCH -VS- THIN BLUE LINE BENEFITS
ASSOCIATION LLC ET AL

Motion Tie Off Information:

1. Motion CMS Document Id: 25CV0053022025-06-2499840000
Document Title: 06-24-2025-MOTION FOR TEMPORARY
RESTRAINING ORDER - PLAINTIFF: JUDITH L. FRENCH
Disposition: MOTION GRANTED

**IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO**

JUDITH L. FRENCH, SUPERINTENDENT,)	
OHIO DEPARTMENT OF INSURANCE)	
METROPOLITAN HOLDINGS, LTD. ET)	Case No. 25CV-5302
AL.,)	
)	Judge Sheryl Munson
Plaintiff,)	
)	
vs.)	
)	
THIN BLUE LINE BENEFITS		
ASSOCIATION, LLC ET AL.,		
Defendants.		

ORDER SETTING HEARING ON TEMPORARY RESTRAINING ORDER

This matter is before the Court on Plaintiff’s June 24, 2025 Motion for a Temporary Restraining Order. A hearing on the pending Motion is set for June 25, 2025 at 1:00 p.m., Courtroom 7F.

IT IS SO ORDERED.

JUDGE HELD PHIPPS for JUDGE MUNSON

Franklin County Court of Common Pleas

Date: 06-24-2025
Case Title: JUDITH L FRENCH -VS- THIN BLUE LINE BENEFITS
ASSOCIATION LLC ET AL
Case Number: 25CV005302
Type: NOTICE OF HEARING - ORDER

It Is So Ordered.

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/s/ Judge Karen Held Phipps

IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY

JUDITH L. FRENCH,
SUPERINTENDENT, OHIO
DEPARTMENT OF INSURANCE

Plaintiff,

v.

THIN BLUE LINE BENEFITS
ASSOCIATION, LLC, et al.

Defendants.

CASE NO. 25CV-5302

JUDGE MUNSON

CATEGORY H: Other Civil

ORDER APPOINTING CONSERVATOR
AND TEMPORARY RESTRAINING ORDER TO PRESERVE ASSETS

This matter came before the Court on June 25, 2025 on Plaintiff's Motion for Appointment of Conservator and Temporary Restraining Order to Prevent Dissipation of Assets. Plaintiff seeks to be appointed as the conservator over Defendants Thin Blue Line Benefits Association LLC and Thin Blue Line Benefits Association Holdings LLC (collectively, Thin Blue Line) and, if so appointed, seeks a temporary restraining order and preliminary injunction to preserve Thin Blue Line's assets.

Plaintiff was represented by counsel from the Ohio Attorney General's Office. Defendants Thin Blue Line Benefits Association LLC and Thin Blue Line Benefits Association Holdings LLC did not appear at the hearing. Counsel for Plaintiff certified to the court the efforts made to give notice to Defendants and the reasons supporting Plaintiff's claim that notice should not be required. R.C. 3903.50(B) provides that when an order is sought under R.C. 3903.50(A), the court shall cause the insurer to be given such notice and time to respond as is reasonable under the

circumstances. The Court finds an emergency exists and reasonable attempts at notice and an opportunity to respond were given.

The Court, having considered the complaint, the motion, and accompanying affidavits and exhibits, finds as follows:

1. Under R.C. 3903.50(A) if a domiciliary liquidator has not been appointed, the superintendent of insurance may file a complaint in the court of common pleas for an order directing her to act as conservator to conserve the property of an alien insurer not domiciled in this state or a foreign insurer on the grounds that its certificate of authority to do business in this state has been revoked or none was ever issued and that there are residents of this state with outstanding claims or outstanding policies;
2. Thin Blue Line is an “insurer” as defined by R.C. 3903.01(P); is a “foreign insurer” organized under the laws of Texas and doing business in Ohio; is “doing business” in Ohio as defined by R.C. 3903.01(H); and is subject to conservatorship proceedings under R.C. 3903.03 and 3903.50;
3. Thin Blue Line was never issued a certificate of authority or license to operate in the State of Ohio;
4. Residents of this state have both outstanding claims and outstanding policies;
5. There is reasonable cause to believe that the continued operation of Thin Blue Line is financially hazardous to policyholders, creditors, or the general public;
6. It is substantially likely that Plaintiff will prevail on the merits;
7. Denying the conservatorship will cause Plaintiff and Ohio consumers to suffer irreparable injury, including the possibility of the transfer of property, waste of Thin Blue Line’s assets, dissipation and transfer of bank accounts, or other loss of assets;

8. Granting the conservatorship will not cause third parties to suffer unjustifiable harm;
9. A conservatorship will serve the public interest by preserving the status quo so that Thin Blue Line's financial position can be ascertained and maintained during the pendency of this action so that consumers are not further harmed and assets are not wasted.

It is hereby ORDERED, ADJUDGED, and DECLARED as follows:

1. Sufficient cause exists for the entry of an order for conservatorship of Thin Blue Line.
2. Thin Blue Line was never issued a certificate of authority or license to do business in this state and there are residents of this state with outstanding claims or outstanding policies.
3. Judith L. French, Superintendent of Insurance for the State of Ohio, and her successors in office, is hereby appointed Conservator of Defendant pursuant to the provisions of R.C. Chapter 3903.
4. The Conservator may appoint a Chief Deputy Conservator and other such Deputy Conservators as she deems necessary pursuant to the provisions of R.C. Chapter 3903.
5. The Conservator, the Chief Deputy Conservator, all Deputy Conservators, and all employees who serve under the Conservator in the Ohio Department of Insurance are provided the indemnification and immunity specified in R.C. 3903.07 and elsewhere in the Revised Code.
6. Thin Blue Line, and any officer, manager, director, trustee, owner, employee, agent, or any other persons with authority over or in charge of any segment of Thin Blue Line are ordered to and shall cooperate with the Superintendent, Conservator, or any Deputy

Conservator in the performance of their duties. The definition of cooperate shall include, but not be limited to, a duty to do the following:

- i. Reply promptly in writing to any inquiry from the Superintendent, Conservator, or any Deputy Conservator requesting such a reply.
- ii. Preserve and immediately make available to the Superintendent, Conservator, or any Deputy Conservator all books, accounts, documents, or other records or information and property, including but not limited to documents, records, information, computers, electronic data, tapes, discs, writings, any other recording of information, belonging to Thin Blue Line, in whatever name the same may be held.
- iii. Preserve and immediately make available to the Superintendent, Conservator, or any Deputy Conservator any books, accounts, documents, or other records or information or property relating or pertaining to Thin Blue Line, including but not limited to documents, records, information, computers, electronic data, tapes, discs, writings, any other recording of information, regardless of ownership, form or location, that are in the person's or entity's possession, custody, or control.
- iv. Disclose verbally or in writing the exact whereabouts of such items and information referenced in paragraph (2) and (3) above, if not in possession, custody or control of the person or entity.

2. All other terms the court considers appropriate pursuant to R.C. 3903.50(C).

Pursuant to R.C. 3903.50(C), persons dealing with the property of the insurer are charged with notice of a judgment ordering the supervisor to act as conservator under this section from the time when the judgment is filed under Civil Rule 58, or a certified copy of the judgment is filed

under Civil Rule 3(F), with the clerk of the court of common pleas of the county in which the principal business of the company is located or the county in which its principal office or place of business is located.

TEMPORARY RESTRAINING ORDER TO PREVENT DISSIPATION OF ASSETS

Under R.C. 3903.05, a conservator in a proceeding under R.C. 3903.50 may move a court of general jurisdiction to issue a temporary restraining order, preliminary injunction, permanent injunction, or such other orders that the court considers necessary and proper to prevent certain actions of the insurer enumerated under (A)(1) through (A)(11). The Superintendent moved this Court, in the event that she was appointed Conservator, for a temporary restraining order preventing certain actions by Thin Blue Line that could result in dissipation of assets of Thin Blue Line during the pendency of this suit.

Pursuant to R.C. 3903.05(A) and for the reasons listed in this Order and upon good cause shown, it is hereby ORDERED, ADJUDGED, and DECLARED that Thin Blue Line is prohibited from:

1. The transaction of further business, other to carry out its responsibilities under currently-existing policies;
2. The transfer of property;
3. Interference with the receiver, conservator, rehabilitator, or liquidator or with a proceeding under sections 3903.01 to 3903.59 of the Revised Code;
4. Waste of the insurer's assets;
5. Dissipation and transfer of bank accounts;
6. The commencement or further prosecution of any actions or proceedings;

7. The obtaining of preferences, judgments, attachments, garnishments, or liens against the insurer, its assets, or its policyholders;
8. The levying of execution against the insurer, its assets, or its policyholders;
9. The making of any sale or deed for nonpayment of taxes or assessments that would lessen the value of the assets of the insurer;
10. The withholding from the receiver, conservator, rehabilitator, or liquidator of books, accounts, documents, or other records relating to the business of the insurer;
11. Any other threatened or contemplated action that might lessen the value of the insurer's assets or prejudice the rights of policyholders, creditors, or shareholders, or the administration of any proceeding under sections 3903.01 to 3903.59 of the Revised Code.

The Clerk is instructed to serve this Order upon Defendant by certified mail in accordance with Civ. R. 4.3. No bond shall be required to effectuate this Order.

Electronically signed by:
JUDGE HELD PHIPPS for JUDGE MUNSON

Franklin County Court of Common Pleas

Date: 06-25-2025
Case Title: JUDITH L FRENCH -VS- THIN BLUE LINE BENEFITS
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/s/ Judge Karen Held Phipps

Court Disposition

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